

LEND A HAND.

A RECORD OF PROGRESS.

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EDUCATION AND INSTRUCTION.

MR. LOWELL said, with candor and with truth, at the quarter-millennial celebration of Harvard College, that the college had thus far produced no great educator, "for we imported Agassiz." The college has done a great deal of instruction in two hundred and fifty years; it has done a good deal of education in the same time; but of twenty or thirty persons who could be named as great educators, since the history of the world was written, it is probably true that the college has not trained one, if we make an exception of some persons now living.

The truth is that the special gifts which belong to what we call an educator are very rare. And, as in all other lines of human life, the persons who have those gifts are themselves generally unconscious of them. On the other hand, the persons who do not have them are apt to think they do have them, on account of their success in something else. A man, for instance, who has great success as a lecturer, and conveys a great deal of information in a very interesting way, so that large audiences receive it, and, indeed, remember it, is apt to think he is an educator. In fact, he is an instructor, filling a very excellent field of duty, and a very important one; but it is not the business of education. On the other hand, you

shall find a boy who is the despair of all his teachers, turned out of half a dozen schools successively, who, at sixteen, tumbles into life, he knows not how; who, when he is a man, proves to have been wonderfully well developed, body, mind, and soul. Somebody or something, or some combination of things, has educated him. You cannot put your finger upon any man or woman who has been the educator, and yet the process has been accomplished. Dr. Wayland, who was himself a great educator, once said to a lady who visited him on the morning of Commencement Day in tears because she thought her son would certainly go to the bad as soon as he left her care: "Madam, Almighty God has educated your son by you up to this time; He is now going to educate him without you." Whether the poor woman understood him or not may be doubtful; but he meant to give to her the idea — which mothers are, perhaps, the last people to entertain — that the discipline of life is more valuable than the discipline of school can be. Indeed, the very best that any school can attempt, is so far to imitate or suggest the discipline of life that the boy or girl who has passed through the school may not be unprepared for the "larger college of the world."

The annual Commencement season brings us, from the voices and pens of many of the persons who are responsible, their views as to what the education of this country demands, and what it achieves. These statements, as printed in the daily journals, are very much better worth study and preservation than the greater part of the addresses made to political bodies, or to bodies of administration. They are generally the best work of careful men, who are conscientiously engaged in one of the noblest of callings, and they have a value, not simply for the young men and young women to whom, in theory, they are generally addressed, but to the much wider body of persons through the country who are at work, as the readers of this journal are, for the elevation of the moral and social life of the whole community.

We cannot but hope, as we study these annual pleas for a better education, that the teachers of the country are begin-

ning to learn, what they certainly did not know fifty years ago, that the business of the teacher is to teach. Edward Everett, who gave his life to public education more than he did to any other line of public improvement, was in the habit of saying, with a certain bitterness, that the person called "teacher" in the public school was simply a person who found out how well the lesson of the scholar had been taught by his parents at home. In this satirical remark there was a great deal of truth. It might be carried, however, a great deal farther, in saying that, as the public school system goes, nobody teaches the scholar much. He learns a great deal from his text-book, he picks up a good deal from listening to the recitations of others; but the teacher to whom are assigned, on the average, forty-five or fifty scholars does not pretend, and cannot pretend, to go much into the business of teaching. It is her business to see if the pupil have learned from the book, or from any quarter, what it is desirable that he shall know. If he have learned it, she advances him to try to learn something more; if he have not learned it, she puts him back that he may have another opportunity. Human nature is elastic; boy or girl, man or woman, is made to aspire, and in the long run a great deal is learned. But, oddly enough, it is not taught by the teacher. The teacher is only the sort of police officer to see that it has been learned, and to keep a register of the extent to which it has been learned.

This is the average statement. Of course—and that is what we see with satisfaction in the annual addresses—the teachers of the country are learning more and more that it is their business to teach, if any one will give them a chance. They are finding out how to do this, and the average in such matters is steadily improving. Thanks to human nature and the training of Providence, to which allusion has been made, we have got along curiously well under the old system. But we shall get along better when the possibility of teaching is recognized as one of the possibilities of the school-room, and when that possibility enlarges itself so that no board of inspection shall be satisfied with a school which has merely

conducted the work of instruction, but shall insist, as well, on schools undertaking the more difficult, larger, and higher work of education.

No persons are more sensitively aware of the truth of what has been said than the great body of teachers themselves, on whom the responsibility is often thrown very unfairly. If the people of any community choose to place one teacher in charge of fifty boys and girls, they do that at their own risk. But in doing so they take it for granted at once that that person is not to teach. That person is simply to ascertain how well the scholars have learned their lessons, which is an entirely different thing. If we expect teaching to be done—that is to say, if we expect the experience of the older and better-informed person so to be used that it may be of value to the younger persons who are not yet informed—we must not propose any such folly as the giving of fifty pupils into the hands of one teacher. The colleges have found that out, and show it, indeed, in a very curious way. The average number of pupils, in each of the higher institutions of learning, is about fifteen for each professor, tutor, or other “instructor.” It would even seem that, when there are not so many instructors as give this average, the pupils take it into their own hands, desert that particular college, and go somewhere else where they will be better provided for. This result has been shown in a somewhat wide series of examinations of the catalogues of the American colleges. Even this limit, of one teacher to fifteen pupils, does not bring the ratio down to the point which would be desired in an ideal system.

For the best teaching we shall have to follow somewhat the lines of the system of the most careful scholars in the universities of Oxford and Cambridge. The accomplished private tutor there takes but four or five pupils. He would not be thought to be doing his duty by them if he received a larger number. He meets one of these pupils for an hour; he sits with him at the same table; they study the same lesson. He shows the younger man how to work. He makes him, if he can, an enthusiast in their business. At the end of the hour

he assigns him his studies for the rest of the morning. He receives two, or perhaps three, more pupils — not more than four in all. For the last study-hour of the day they all meet with him and spend an hour in study together. Here each one stimulates, or, if you please, teaches, the others; and by this partial separation and partial union, as they suppose, the best force of the day's work is gained. In our better colleges, with the small subdivisions now made by the elective system, something of the same sort of advantage is gained.

There are immense advantages in a public school in the mutual contact of the pupils, and in the training they give to each other. On the whole, these are greater than the advantages of any solitary study with a separate tutor. But the public school system should never forget how rapid is the advance made by a single pupil with a single teacher. In this regard Helen Keller, destitute of most of the senses, and her accomplished teacher, Miss Sullivan, give a lesson to all schools, all teachers, and all pupils in the world. This child, laboring under such immense disadvantages, made more rapid progress in two years than is on record as the work of any other child of the same age in the same time.

The stimulus and success of the smaller summer classes give excellent suggestions for the conduct of teaching everywhere. And the more we know of the process of developing and training the human forces, whether of body, of mind, or of soul, our knowledge goes to the encouragement of parents who have the good fortune to be able to be the teachers of their own children. Mr. Emerson's central phrase was, "It is not so important what you study as it is with whom you study." Many a boy and many a girl has found this out, even though they did not put it so epigrammatically. It was the stimulus of the personal presence of some teacher loving or strong or in any wise great teacher, which brought the pupil into energetic and successful study and exercise. Mr. Garfield's picture of a university was a slab bench with the scholars at one end and Mark Hopkins at the other. The illustration which readily occurs in recent life is the study-table where

John Stuart Mill, the boy, sat at one end and his father, James Mill, at the other. This was the only school which John Stuart Mill ever attended. If he wanted to know what a Latin word meant he asked his father, and his father, as he engaged in his other work, told him. Of which the result was that, when John Stuart Mill was seventeen years old, he was writing articles in the *Westminster Review* which challenged attention and were read with interest. Without deprecating the magnificent results gained in the public schools and in the colleges, it is well to remind people who are left to their own resources of the critical remark of Mr. Galton. He says: "There are two classes of educated men—those who have been educated at the university and those who have not. At fifty years of life the two are practically in the same position in life. The one set think they owe all they are to the fact that they were at the university; the other set think they owe all they are to the fact that they were not. Or, if they be of another temper, those of the first half are always regretting that they went to the university, and those of the second half are always regretting that they did not. But, all the same, the education has been achieved, where there has been the disposition which avails itself of every opportunity."

GREAT CITIES.

BY GEORGE S. HIBBARD.

TO TAKE pride in the size and growth of great cities is a national trait, one, I believe, in which nearly all races share. We, of a diverse lineage, have inherited this folly, and, without taking the pains to examine its tendencies, take for granted as well-founded what we have ever heard advocated. Proudly we point to the overgrown, increasing size of New York and Chicago; their vast business enterprises, stately buildings, broad streets, and thronging thousands. From this, the bright side, we paint our picture, and call it a happy one. But this view is a delusion, and in only a slight degree presents a true picture. Another side exists, so dark and forbidding as to swallow up the first picture. Who but knows that in all great cities rookeries and hovels are as plenty as mansions, and that disease, poverty, and vice far outweigh health, comfort, and virtue?

The prevailing sentiment among all classes concerning cities and city-life is wrong in theory and worse in practice. By the writer it is considered a grave social evil, regarding which the popular mind needs awakening. People rush to the city with the blind foolishness of insects towards a light, and the results are in accordance with the absurd views governing their going and remaining. Of these dire results I will first mention poverty; not the ordinary type known to the rural districts, but poverty in its hideousness, which is a permanent feature of all great cities. And closely connected are found its natural allies and companions, crime and disease. These, the trio of curses, which attend humanity to punish him for thus violating the law of his being. Millions of acres are unoccupied, while hundreds of thousands, without homes, are wasting their lives in vile, stifling rookeries and dark, damp cellars. And, because we are accustomed to it, these horrible

conditions scarcely cause comment. So disastrous are the effects of these unnatural conditions that the life, vigor, and intelligence of our cities are only maintained by fresh accessions from the country.

The deterioration of the urban populations is clearly shown in the inability to govern themselves properly. I quote from a late editorial in *Belford's*: "Cities are the weak spots in our civic organization. They are, to a very great extent, incapable of satisfactory self-government." The city populations menace the state's integrity in various ways. Non-producers of food, but constantly producing those elements of society that need to be aided or controlled. One hundred years ago the urban population was not quite four per cent. of the whole; now it is fully twenty-five per cent. and rapidly increasing.

Throughout the North Atlantic States farming is on the decline. Selling the farm for a song, or simply abandoning it, farmers' sons are rushing to city or village to reside. While Western emigration is a factor in these movements, it by no means accounts for it all. A recent report shows over three hundred abandoned farms in New Jersey. In Vermont I have seen fine old farm mansions, once healthy and happy homes, silent and deserted; their former occupants, may be, *enjoying* life in some seven-story tenement.

While the cities are being thus augmented from the rural districts, another current is bringing to them from foreign shores, swarms of degraded beings who are at once a curse and burden to civilization. While the national life is being thus corrupted, the nation looks on approvingly, and points with pride and exultation to its great, growing cities. With feverish anxiety the census returns are awaited; if certain cities fail to show the anticipated gains, howls of disappointment are heard, and the census denounced as inefficient or fraudulent. Recall the disgraceful strife, kept up for years, between Minneapolis and St. Paul, abounding in free abuse and actual hostility. Battle to the death between armed factions in western states to determine the location of county

buildings. A bitter contest raging over the population of New York. A wail would be heard all over the land if New York should show by each census a steady decline, though in the interest of a true civilization that is what should occur. If a half-million of her present population would remove to rural districts, and their miserable abodes be never re-occupied, it would be a blessing of far-reaching importance.

To the reasons already given for the growth of cities must be added excessive propagation of the criminal and pauper classes, far exceeding that of the reputable and well-to-do. It has been considered polite to ignore this cause among the social factors, but it is not longer to be ignored. These causes, so productive of evil effects, have their root in the belief that there is much to desire and rejoice over in mere numbers. Churches, societies, cities, nations, point to their numbers as proof of prosperity; but such a view is, in the main, very misleading. The prosperity of a community is based on that of the individual members, and a million in comfort is preferable to twice the number barely existing. In a truer civilization than now exists people will cease to desire the growth of great cities—nurseries of crime and want. In seeking remedies it is easier to suggest than apply. As well think of dipping out Ontario as to abolish the crime and poverty of great cities so long as the present forces are in full operation. A reversal of public sentiment is needed which shall substitute *quality* for *quantity*.

From such a sentiment beneficial results would quickly flow. We should cease to be the receptacle of Europe's refuse; prudence would be exercised to not produce more children than could be properly reared, and the fuller and freer life would be found in village and country life. I believe tariff legislation has something to do with this subject, but the consideration of it would be beyond the scope of this article.

THE NEGLECTED CLASSES.

BY EDWARD E. HALE.

THE Nationalists say, and with good reason, that whenever a disagreeable task is imposed on the community everybody is willing that the public, either in the government of the city or of the state, shall undertake it. If it is the removal of garbage from the streets, "O, yes; that, of course, belongs to the public." If it is the building of sewers, dirty business at the best, "O, yes; that belongs to the public." But if a comfortable income of ten or twenty per cent. is proposed, as in the lighting of the streets, then some "Gas-light Company" appears, with all the decorum of ten centuries and all the independence of Mr. Herbert Spencer, to say, "O, really, you know, these things, you know, are much better carried on, you know, by a corporation, you know." And we are told that we must permit the private corporation to light the streets, and to divide fifteen per cent. for doing so.

In this convenient sub-division of affairs, the care of idiots and insane people, and, more and more, the care of the sick, devolves upon the public. The higher classes, as they are fond of calling themselves, let the matter drift without much theorizing, but, on the whole, nobody founds a small-pox hospital for the fun of the thing, or for the prospect of profit. "Of course, you know, under the rules of social science, you know, that sort of thing, you know, belongs to the public care." And it has come about, therefore, thanks chiefly to the guiding power of Christianity for nineteen centuries, that the public arrangements for people in absolute destitution, and at the very end of the tether in physical affairs, are much better perfected than are the arrangements made for what we may call the midway class of people, who are, therefore, what we have ventured to call the neglected classes in the heading of this article.

Perhaps the exact way to put it would be that the public has gradually come up to the Christian demand in cases of complete physical destitution; but the public has not yet learned to meet the Christian demand in cases which would be classed as cases of moral destitution. In the intermediate cases of mental destitution it would be quite fair to say that, if the insane person be of a rich family, or have plenty of money, modern communities devolve the care of him upon private corporations. But if he have no money, so that the care of him is profitless, and even thankless, the broad shoulders of the public are expected to care for him, exactly as he would have been cared for were he a man without arms or legs, or were he blind, deaf and dumb, and paralytic.

The searching questions of the twenty-fifth chapter of Matthew might be quite bravely answered, if a literal answer were sufficient to meet the demand of the great parable. Thirty years ago the *London Times*, with a sad bitterness of truth to which the readers of the *Times* are not accustomed, said that, at the great day of account, the people of Belgravia and the rest of the West End in London might fairly reply to the King, "Thou art quite mistaken, Lord, in saying that we saw Thee anhungered, or athirst, or naked, or in prison." The arrangements of civilized society in London had been so carefully made that a young lady or a young gentleman of Belgravia might take a daily walk or a daily drive, without seeing any of these whom the Lord speaks of as His own representatives in the great day of account. As in the legend of Sakya Muni, it is said that the young prince, when he drove forth, was not permitted to see a cripple, a blind man, or a beggar, the dainty care of an elegant civilization tries to keep out of sight the lowest and worst suffering. It is not for him who is in physical need that the special appeal of our day is to be made.

It is, indeed, pathetic to ask how far our present civilization would meet the great test of these visions of victory. Take a homeless child, found in the street, without any badge of family, and without any clothing of rank. Do we treat

that child as we would treat a king of glory who came among us with the traditions of the past and with the purple of empire? In some regards, yes. We give to that child the same amusement and the same instruction in his school as we would give to a prince imperial; indeed, I think few princes imperial are so fortunate as are the children in the kindergartens of San Francisco or of Boston. And if, by good chance, the child is an idiot, or if he be blind, or if he be deaf and dumb, or if he break an arm or a leg, the community can say, and say with a certain pride, "We treat him as we would treat him if he wore the coronet of a king." And so of the "stranger within our gates" who is not a child; if only he be maimed, if he have lost his eyes, if he be sick with fever, we have come so far as the vision bids us come, and we can look the well-beloved Son in the face and say to him, "We treated this waif as well as we knew how to welcome you."

But suppose we were asked further questions. Suppose this stranger could speak and could hear, but could not understand our language, his welcome is not so sure. And when, in his early training, he have learned one or another lesson of the devil, then we begin our fool's prattle about the "deserving poor," and leave him on the other side. If he have the habit of drinking, we do not yet treat him as if he had lost his eye-sight. Our social order seems to have come so far as to recognize the needs of those who are physically weakest. But for those who are morally weakest we are confused, at the least; certainly we attempt but little, and we achieve still less.

The pressing duty seems to be to enter on the field thus left without effort. Church or state seeking the improvement of society must seek conquests in those ranks and orders of society where, while men are not indeed absolutely disabled by physical need, the trial is a moral trial, and the deficiency is a moral failure. We are to do this loyally, to give to all sorts and conditions of men the same welcome and the same opportunity which, for our children or ourselves, we should be glad to have in some foreign city. Not till we do this can

we, on any day of judgment, look the Saviour in the face and say to him, "If we did not this to thee, Master, still we did it to those who came to us as our brothers or our sisters."

What can I do for the moral needs of the Parthian and Elamite at my door? What can I do for the loneliness and ignorance of an emigrant, newly arrived? What can I do to brace up the weakness of this drunkard and lift him to a higher life? Here is this fellow who says he was in Sing Sing a month ago. Did I not hear something about the Lord of Life in prison? Is there not something about visiting those in prison? And here is a man who comes out from prison and visits me. Here are these street Arabs, with no thought of Christ or heaven or God. Surely that is no reason for passing them by, — but, rather, a demand that we who affect to be on the advance wave shall call them from that Arab life upon the nobler plane on which we say we are living. If we care for him who is crazy, it seems clear enough that we ought to care for him who is only half crazy. If we care for the idiot, it would seem that we have some duty for him who is dazed and puzzled, but not wholly senseless.

Precisely such cases, however, are those which are most frequently passed by. And it seems fair to say that the people of deficient moral sense or of poor intellectual ability are the classes, heretofore neglected, with whom the twentieth century will have most to do.

"A HANDY TEST."

A MELANCHOLY feature of the admirable work done by public-spirited men and women is the ignorance in one company of the work done in another. The very individuality or independence which gives freshness, and the vigor of freshness, to a well-studied enterprise, results in its being hidden under a bushel or a napkin, so that people close at hand do not know what has been, and what can be, done.

In Mr. Stead's remarkable article on the short-comings of the Prince of Wales and the worse short-comings of his critics, he lays out a comprehensive plan for showing one-half of the world of reformers something of what the other half is doing. He is trying to find work for the Prince of Wales, in that thankless effort in which Colonel Ingham enlisted so vainly when he organized his somewhat celebrated society for "the Employment of the Higher Classes." Mr. Stead makes this proposal: —

"As the Prince said the other day, 'The time has come when class can no longer stand aloof from class, and that man does his duty best who works most earnestly in bridging over the gulf between different classes, which it is the tendency of increased wealth and increased civilization to widen.' On such a commission he would be able to give practical effect to this conception of civic duty. The commission would take the life of man from the cradle to the grave, from daybreak to sunset, from Sunday to Saturday, and ask what society, whether acting through the state, through philanthropic associations, or through commercial agencies, has done, and is doing, to render the life of the common man healthy, comfortable, and dignified. After such a commission has collected evidence as to what is the best of everything yet devised by the inventive and constructive genius of mankind, it would find it an easy task to draw up a normal standard for, say, every aggregate of ten thousand souls. That standard once set up would tend, by the mere fact of its existence, to bring all communities up to its level. It would supply a handy test by which every one who wished to improve the conditions of life in his own neighborhood would be able to compare what is with what might be, and at the same time it would furnish a guide to the best information as to how and at what cost of money and labor the improvement could be effected.

"Take, for instance, to name only two topics out of a thousand, the two questions of the preservation of open spaces in the midst of crowded populations, and the related question of providing cheap transit from crowded centres into the suburbs.

Such a commission would ascertain what minimum of open space the best sanitary and municipal authorities considered as indispensable for the healthy life of an urban community, and would set forth the legal and local measures found most efficacious for securing the maintenance of that minimum at the least possible cost to the country. In like manner the question of transit would be treated in the same exhaustive fashion, so that every one who wished to know how cheaply and quickly it had been found possible to convey workmen from the heart of great cities to the open country would be able to turn to a certain page in the report and ascertain in a moment exactly the best that had yet been attained and the cost of attaining it. Communities are trying the same experiments all over the world, repeating needlessly the same blunders, traversing the same blind alleys, and beginning all over again. A royal commission to inquire into and report upon the best means of compiling and keeping up to date a universal register of the best results obtained by the human race in supplying its wants would be one of the most useful yet suggested. It would supply an endless field for inquiry. It would bring the most interesting people in the world to London, and would enable the Prince to make himself the heart and soul of the whole of the forward social movements of the empire.

"There could be no personal objection taken to this on the score of risk of breaking constitutional crockery, or of dragging the Prince into the arena of party strife. It is good work that wants doing. It is work in which Prince Albert would have revelled. It presents endless variety, and therefore is of inexhaustible interest. Why can it not be adopted?"

HOME AGAIN.

A STORY BY E. E. HALE.

CHAPTER XVII.

JOHN COUDERT was disappointed, more than he liked to own to himself, that he received no word from Mrs. Knox. It would be fair to add, perhaps, that, as the summer and autumn passed, Mrs. Knox was as much disappointed that she had no second letter from him. In such matters a man is not apt to have a confidant. Certainly he had none. Indeed, his life had so ordered itself that he had few near friends anywhere. And, while the public trusts which he held, and had held, brought him, in any Northern city, into companionship with people enough, and while his intelligence and spirit made him everywhere a favorite, he had, since his mother's death, no real home anywhere, nor was there any person with whom he was used either to boast of his frequent successes, to consult in his difficulties, or to mourn over his occasional failures.

He owned to himself that he loitered in beautiful Pittsburg for two days, when his business might well have called him away. He was hoping for the arrival of this letter. There are charming people in Pittsburg, and beautiful homes. There is Mr. Carnegie's library at Alleghany, which is really a part of Pittsburg, and a man might find himself waiting in many worse places for a letter from the woman whom he loved. John Coudert did his best, with such resources, to make the time go by; but he could not make a letter come to Pittsburg which had been directed to Memphis; and on the third day he girded up his loins for the battle, for which he had now prepared himself, with the arch-enemy of the Cattaraugus and Opelousas Railroad. He followed the rule which his friends said had governed him in all his successes, and struck high.

The C. & O. Road, as all the world knows, is not in Pennsylvania. Unfortunately for him, it does not pass through two states, or he could have tried the chances, respectable, if doubtful, of the Interstate Commission. As it was, he knew he must turn to the state authorities in the state where his little line tried to maintain an independent existence. He fortified himself with a letter of introduction to the governor, and took such a train that he might arrive at Franklin, the capital, and make his first visit early in the day. He promised himself a good deal of interest in this visit. Governor Needham's name had been known through the whole country by the courage of his canvass and its bitterness. By some arts or methods, variously accounted for, according as you rate the infallibility of a Blue journal or a Green, he had reversed the great decision of the last presidential election, and had carried the state for himself and his party by a sweeping majority. If you believed the Green infallibles he was the lowest and most degraded criminal in the state. When he was not drunk, he was at the card-table, according to the Greens. His unscrupulous conduct of his business had enriched him, or, as the elegant Green phrase was, had "filled his barrel." And, according to the Greens, his free use of this barrel had purchased the suffrages of a community of utter purity, who had judged everything, only two years before, by the highest standards. The Blues, on the other hand, were not in the least surprised at "Ned Needham's" success. They ascribed it to a certain bonhomie of his bearing with hotel clerks and railroad porters. They had from the first pointed out to the world that if his party would name "jolly Ned Needham" as its candidate, and would set aside the longer experience of Governor Vinton, or the tried statesmanship of Secretary Macon, all would be well. And as the party had taken their counsel, and had named Ned Needham, of course he was chosen. Such, severely condensed, were the two notions with regard to this gentleman which were presented to the nation by the newspapers. For his election was really a matter of national importance. And every intelligent man had reason

to be curious about the causes of what implied, perhaps, a revolution in national politics.

As for John Coudert, he was a man of too much sense and experience to place the slightest confidence in either statement or estimate. He knew perfectly well that the people of this state never chose a fool to govern it. And he did not believe that they had now chosen a knave. But he was very curious to know what manner of man had achieved a victory so remarkable.

The State House stood in a beautiful garden, laid out and maintained with care, which was, apparently, a sort of lounging-place for the people of the town. Fountains were playing, and seats under trees accommodated nurse-maids, while children played with their horses and wagons on the gravel. A janitor in the great marble hall which occupied most of the lower floor, directed Coudert up to the governor's room. He had little time to examine the great paintings between which he passed, but that question crossed his mind, as it often does in such places: by what throw of a dice-box is it that one of such pictures shall be a master-piece of art, and the picture opposite be absolutely absurd in drawing and in color? Once at the head of the great stairway, he found a negro, sitting at a little writing-table and reading a novel. Coudert gave him his card, and asked him to take it in to the governor, with the note of introduction which he had received from Judge Pringle. This was the only ceremony of introduction to the governor of a state larger than Bavaria or Holland. Coudert remembered, with a certain amusement, his presentation to Leopold at Brussels the last year.

In a moment the janitor returned with a young man who proved to be one of the governor's private secretaries, and who asked Mr. Coudert to come in. They passed through a large, empty room, which the young man said was the council chamber, and so came into Governor Needham's private parlor. He rose from his desk, crossed half-way to the door, took Coudert's hand, and led him to a chair. He was tall, rather delicate in aspect, with an elegant bearing; his features

were finely cut, and he carried an aspect of care, almost amounting to anxiety, curious in a man so young. He wore a light linen jacket, for the day was one of those tremendously hot days of early September. But in this detail, and in every other detail, his costume was faultless. Such were Mr. Coudert's first, quick observations.

He felt at once a certain charm in the governor's manner, — the cordiality of a gentleman to a stranger, curiously mixed with the dignity of a man who was representing a state, and showing, at the same time, an interest in knowing whether the stranger had come merely to "do the town," or upon some errand of real importance. He asked, with evident respect and interest, after Judge Pringle, whose letter he still held in his hand, and then paused with that air which says, "It is your turn now; remember that we are all busy here, and tell your story as quickly as you can."

Coudert knew his own country well enough to have known, as he came up the steps of the grand staircase, that he was not going to speak to any second-rate person. But he felt a certain sense of relief — the feeling as if his battle were already half won — when he looked into the open face and saw the resolute expression of the governor. He told him, in severely condensed narrative, for which his long journey had given him hours to prepare, why he was in Franklin. He spoke of the arch-enemy — not Satan, but that son of Satan who was trying to wreck the railroad — as if all men knew his character and his purpose. He spoke as you might speak of the cholera, of a cyclone, or of Satan himself. He observed that "Ned Needham" did not intimate, by the quiver of an eye-lash, whether he accepted this view of the man or rejected it.

He closed his story by saying, "I have come to you because I am used to begin at the top. I know you have thought of this iniquity. You may know how it is to be beaten. I do not. I wish I did. But I am here to say that, if you know, and if the state wants to do anything, here am I. Send me, if you choose. In a fashion, I represent the lambs,

— the stock-holders and the bond-holders, 'the widow and orphans,' as you say in legislatures, — who are pushed to and fro as the baccarat counters in this thing."

"Jolly Ned Needham" heard him from beginning to end, without a syllable, without smile or frown, and without even that quiver of an eye-lash. He looked Coudert in the face without winking, or turning his eye for an instant. Coudert did the same by him. When his statement was finished, for half a minute there was silence.

Then the governor said, "You are the Mr. Coudert who represented New York at the International?"

John Coudert said he was.

"I thought so. Featherstone, whom you met there, is my brother-in-law. He told me about you. I have always wanted to know you." Then he paused again. "Mr. Coudert, I do not know what you believe, but I think your visit is providential. Will you look at this letter which I had just begun to my attorney-general?" And from his desk he handed him the sheet on which he had been writing.

My Dear Scarlett: — This Opelousas thing must be straightened, if we all swing for it. I am not governor of this state in vain. I know that he who fights the devil needs long tongs. I do not know the length of mine, but I do know what my grip is when I take hold. Now tell me three things: —

First. Is there, or is there not, law enough —

and this was as far as he had written. "I had come so far," he said, smiling with that exquisite smile which would have led almost any woman to worship him, but with his face still as firm, not to say as relentless, as if he had been Hildebrand. "I will tell you what I was going to say."

And then he plunged into the ins and outs of the iniquity. He discussed legal and constitutional questions as if he had been speaking before the full bench at Washington, and with full confidence that Coudert followed him in the finest speculation and by the most delicate deduction. He went over the ground which the common law gave them; he gave Coudert

just a hint, but enough detail, to show what their own courts had ruled, and how far their own statutes had gone; and he cited, as if they had been the Ten Commandments, the few recent decisions, all too few, of the English and American courts on matters akin to those in hand. "I had even thought of proceeding by *quo warranto*," he said. "What my number three would have been, in this letter, was to ask if we could not bring before our Supreme Court, sitting in equity, all three of the corporations—yours, poor lambs," and again he smiled, "and these your two enemies,—and ask them all, in brief, to tell the people of this country what in thunder they are doing, and what reason there is 'why sentence of death should not be pronounced on them.' *Quo warranto* has its uses, though it has never been over-popular, Mr. Coudert."

John Coudert could venture to smile now. And he told the other how far he had gone in the same lines. He had the best counsel in Wall Street and in Philadelphia; but, alas! their plans did not agree with each other. "But you will be glad to see the opinion I have from Thayer and from Wirt, for it is precisely your own. They are both retained for me. But if you could, and if this state would, appear distinctly in the conduct of this inquiry, of course we should ask nothing better, and we should leave the whole in such good hands. Only —" and he paused.

"Only?" asked the governor, with that air of a man used to hear the whole, without reserve.

"Only I was wishing that you were your own attorney-general, or your own chief-justice."

"Better as it is, as you will say when you know them both. I have been asking myself now whether a simple grand jury inquest, to try your arch-devil as conspiring in a case of arson with this little devil in the House of Correction, might not be the shorter way. Yes, I see you have no testimony to speak of. But there are two verdicts. There is the verdict of a petty jury in Butler County, which may go either way it chooses. There is the other verdict of Public Opinion, Mr. Coudert, and by Jove! if we can find him guilty there this

country shall be too hot to hold him, and he shall finish his days in Fiji Land. That may be the best way —

“I will tell you, Mr. Coudert; let me telephone the attorney-general to lunch with us. We shall only have Mrs. Needham and the boys. One of my aids here shall take you to see the Cascades and the Museum in the meantime. You are at the St. Clair? Yes? I will call for you at one-ten and take you home with me. Meanwhile Miss Frances and I will finish this stuff.” He did not so much as wait for the other to accept his hospitalities. The janitor came in. “Ask Miss Frances to come in, and Mr. Willis. Mr. Willis, have the goodness to telephone to Colonel Wayne to come over. Here is the *Tribune*, Mr. Coudert, and the *World*. Now, Miss Frances, if you please,” and he began reeling off his letters to the stenographer who had come in. When, in a moment, Colonel Wayne came in, he only paused long enough to say, “Colonel, you will be glad to know Mr. Coudert. It is John Coudert, you know.” And the gentlemen shook hands. “Mr. Coudert lunches with us. Try to amuse and edify him till then. Show him the serpent-mounds and the cascades, and everything else that will make him comfortable. Does Campbell sit to-day?”

The colonel said no, that the court had adjourned over a week.

“I am sorry for that; I wanted you should see Campbell. Well, Wayne, see that you exalt the city in his eyes, and make us glorious. He may write a book, you know. Good morning. At one-ten sharp, Mr. Coudert.” And they parted. And again Coudert remembered that reception by the King of Belgium, and his farewell bow there. Before they were out of the room the governor was dictating again: “cannot be supposed to imply,” and so on, and so on, in that dreary business of working off the day’s mail.

CHAPTER XVIII.

AT nine minutes after one, John Coudert took his place in the great crowd of loafers and travellers who sat in the shady

piazza of the St. Clair, saying but little to each other, but watching doggedly the gigantic thermometer on the druggist's shop opposite as its red column rose higher and higher.

At exactly ten minutes past one, Governor Needham drove up to the steps of the piazza. He was in a light, covered buggy, driving a pair of beautiful horses. A groom waiting under the piazza started forth to take the horses.

"Thank you, Nathan, no; there is a gentleman here—" and at this moment John Coudert presented himself, would not permit the other to leave the carriage, as he tried to do, mounted himself, and they were off. But, as Coudert could not help seeing, in the dozen seconds necessary for this, his companion had recognized, by a nod or a glance, half a dozen of the men who had pressed forward to speak to him. He hardly spoke to anybody, but, still, it seemed to each man that he was the one person in the whole number whom the governor was particularly glad to see. In a moment a gossamer lap-robe was drawn over their knees, and the handsome bays were taking them up the broad, asphalt-paved Franklin Avenue, which is the meridian from and on which the latitude and longitude streets of that capital are measured.

"It is easy to see why they call you 'jolly Ned Needham,'" said John Coudert.

The governor laughed as he said, "What stuff they write and talk! I do not suppose a man or woman believes them. Why should not a fellow speak or nod in a good-natured way to everybody? Are we not each other's keepers? Where in thunder should I be now, or you, if somebody had not shod these horses, if somebody had not groomed them, if somebody had not raised the corn they ate this morning? For my part, I am very glad I did not have to do these things, or to clean the harness. I had to do it in my day. My father, who was a man of sense, swore that I should never ride a horse, or drive one, though there were twenty in his stables, unless I could groom him and harness him. I valued much more my certificate from old Dennis, the stable-man, than I did my Bachelor of Arts diploma. So, as I say, I am really

very much obliged to the people who do those things for me. I know I could do it for one of them if the tide turned that way."

Then he paused a minute and went on: "The manners of a country where everybody feels the mutual dependence will always be different from the manners of a country governed from the top. For my part, I think they are better manners.

"And that, Mr. Coudert, is the whole of what the newspapers mean when they talk of 'jolly Ned Needham,' or of the 'well-affected affability of the governor.' In truth, I never asked a man to drink, for I do not know the taste of whiskey or of beer; and so I never offended any other man by not asking him."

The governor's house was, perhaps, two miles from the State House, large and comfortable, surrounded with "a shrubbery which Shenstone might have envied"—if anybody knows what that means—and fairly covered with climbing roses and honeysuckles and vines of clematis, still in bloom, with wisteria in its second bloom. A bright boy, whom Mr. Needham called Harry, one of his sons, came running out as the bays stopped, and himself drove them to the stable. Mrs. Needham was at the door to welcome them. "Mr. Scarlett is here," she said, "and I am so much obliged to you for bringing Mr. Coudert. Is not Mrs. Coudert with you?" she said, as she gave him her hand, without even asking an introduction.

Coudert had to explain that there was no Mrs. Coudert, and never had been; he did not so far go into the dark chambers as to add that there never would be. Mrs. Needham asked him if he would go to his room, asked her husband when Mr. Coudert's trunk would come, and, in general, took it for granted that he had "come to stay," as the fine national proverb puts it. He was himself inwardly surprised that she knew him so well, but in a minute it appeared that there was a telephone between the governor's office and his house, and that he had "called up" his wife to tell her who her guests would be.

Precisely at half-past one a tidy girl announced lunch. Coudert observed that she spoke to her mistress in German, and that Mrs. Needham replied in the same language. They gathered at a table elegantly furnished, in a large, airy dining-room, and Coudert, who had been going through the horrors of the fly-season at crowded hotels, noticed instantly that there was not one of the pests of humanity in the room. He thought they were to talk secrets, and he saw, therefore, with some surprise that the elder children of the family gathered with them. They spoke to him modestly as they were presented to him by their mother, and all quietly took their places at the table.

In the exuberant hospitality of the valley of the Ohio and the Mississippi, there is but little distinction between what they choose to call lunch and what they call dinner. In fact, they call the same meal lunch or dinner as they are speaking to one or another person. Needham had asked his guest to "lunch," because he knew he came from the East, and might be used to dining at six or seven o'clock. But in the furnishing of the table and in its service there was nothing to distinguish it from what the family dinner of the same house or the same place might have been.

So soon as they were well embarked on the business of eating, Governor Needham said to Mr. Scarlett, "Scarlett, I told you why you were sent for. Mr. Coudert, I am afraid, has not much time; certainly you and I have not; and I thought we could talk more quietly here than at the office. Mr. Coudert, you need not be afraid to say everything here; my children and my wife are used to hearing secrets, and we can go over all these matters here and now. Tell Mr. Scarlett what you told me this morning." And then, with a little laugh, "Scarlett is a better fellow than you would think, considering the company he keeps. He is attorney-general because he ran in at the head of his ticket."

And Scarlett laughed, and interrupted to say, "As the governor is governor because he ran in at the head of his."

The governor nodded and smiled, and went on, "Yes, that

is the reason why I have one of these rascals of the opposition to be my confidential adviser in law. But Scarlett and I knew each other long ago. We have met too often on the stump not to be fond of each other, and I will not say that the machine does not run better because it runs on two wheels. Now, Scarlett, you must talk your best to this man. He told me this morning that he wished I were my own attorney-general. That is a high compliment, and you must make him understand that we can go one better than that."

It was not the first time that John Coudert had seen that, in the antagonisms and mysteries of politics, the working-force is often brought forward in a way that the theorists would not imagine possible. Here were two men who had denounced each other's parties on the stump, who were now thrown into co-operation for the benefit of a great state, and who knew how to co-operate. When the admiral of a fleet and the field-marshal of an army have courage and mutual respect enough to carry on a joint operation, that operation succeeds. Such mutual confidence has not often shown itself in war, and that is the reason why most wars are failures. But in the practical affairs of a practical people such co-operation as had been brought about here, has more than once shown what it is to live under the government of a people which wants to "get the best."

But Coudert did not stop to indulge in political speculation. He plunged right into his story, which he told with the severe brevity which had pleased the governor in the morning. The attorney-general listened carefully, occasionally interrupted him to ask a question, but possessed himself of the leading facts which Coudert had been working out for the whole summer, particularly of the information he had received at the Commencement of his college. After the story was over, the attorney-general looked across the table to the governor without saying anything.

"No," said the governor to him, "I am not going to open my plans. The responsibility of this thing will be yours. I shall probably never finish the note to you which I began this

morning. I had got so far as to say that something must be done. We owe it to the state that it should be done, and we owe it to the country. I am governor, and I propose to do some governing. There are laws, and I do not believe that those laws are to be ridden rough-shod by Wall Street or any emanation from Wall Street. State your plans, and I will say whether I think they are good."

Thus invoked, the attorney-general went into the detail of the matter, somewhat as his chief had done in the morning. He touched, however, naturally enough, more upon the difficulties of practice, upon the proofs to be brought for this theory or that theory, and especially pointed out, with a very sharp probe, the weakest points of the story which Coudert had been telling. There was a great deal which they knew for all practical purposes, for which they had not a scrap of evidence which could be put in in court. That the arch-devil of this transaction — call him Satan, Ahriman, Achitophel, or what you would, — was in league with all the enemies of this once well-established road was clear enough. That he had suborned its officers right and left, that he had destroyed its reputation by every lie which he could print, was clear enough. That he had gone so far as to hire one of its own men to set fire to one of its buildings, all three of them were sure. But these were a set of terrible charges, which must be substantiated in the face of the first counsel in the country, and where there was untold wealth in the hands of the person whose purposes were to be unmasked. How this should be done was not so easy a matter.

It was at this point, undoubtedly, that John Coudert's visit was of the first value to the governor and to his able chief-of-staff in the line of law. There are many things which a person, nominally an outsider can do, which cannot be thrown upon executive officers. Coudert intimated that he would see to the voice of the press. He gave them the evidence that he commanded the sympathy of the large proprietors of the C. & O. And they knew perfectly well that there were railroad magnates of the first importance in the country who

would like nothing better, were it merely in the cause of honor and truth, than that Ahriman should be flung from his throne and should plunge for nine centuries through the abysses of darkness. Exactly how the various forces were to be divided in the attack which was to be made,—this was more difficult to say. It was easy to see that there were forces, and Coudert could not have asked that those forces should have a better commander-in-chief than “jolly Ned Needham,” who was presiding so gracefully at his own hospitable table.

They talked eagerly for an hour and a half, when the governor withdrew. He had an appointment at three, he said, with the school board; and they could see from the window that his horses were waiting at the door. “But you are not to go, Mr. Coudert. Mrs. Needham will keep you as long as she can, and perhaps you will let her take you to drive this afternoon. As for Scarlett here, he is a lazy dog; he never has anything to do. And he must decide whether to go with you and Mrs. Needham, or whether he will sit drinking with the boys at the bar of the Tecumseh.” And with this final fling at his old enemy, he bade them good-bye.

What really happened was that Coudert and Scarlett sat smoking together for an hour on a shady veranda, and went backward and forward over the case in its intricacies and possibilities. Coudert ventured to express his sense of the charm which Needham had for him in all his bearing, and Scarlett most cordially seconded every word he said.

“I have summered him and wintered him,” he said. “He is as pure as a woman and as true as the gospel. And at the same time he has this happy-go-lucky way with him which, as you know, makes everybody think that he is his special friend. The fellow deserves his popularity, if any man ever deserved it. And if anybody can pull you and me through in this fight, Mr. Coudert, it will be Ned Needham.”

POSTAL SAVINGS BANKS.

BY CHARLES E. BUELL.

IN recent years our public men have been trying to bring about the establishment of a Postal Savings Bank System in the United States. This does not mean a Government Bank; but that the post-offices that are now rated as money-order offices shall be made places of deposit for the people's money, the government paying a fixed rate of interest thereon, and giving to the people the great security they desire and cannot get in any other way.

An eminent writer, in discussing such a system, says: "Postal Savings Banks are now an institution in the more civilized parts of the world, the United States forming a rare exception, and their success has been so unequivocal that nearly all students of social science favor their establishment in every country with a tolerable government." — *The Independent*, New York, July 2, 1891, page 6.

While our public men have favored the establishment of a Postal Savings Bank System, the attempt has failed for the reason that there is no market for the permanent re-lending of the money that would be deposited. The government cannot enter into a system of banking that will constantly receive money upon which interest is to be paid, and with no large market where the money that has been taken in can be again loaned at a slightly increased rate of interest, to pay for clerk-hire in managing the system.

The nearest approach to the establishment of a Postal Savings Bank System here was when the Charity Organizations of New York and the Associated Charities of the other large cities joined in a petition to Congress for this purpose. This non-partisan attempt failed for the reason that no constant market, large enough to take the deposited sums, could be pointed out by the advocates of the otherwise favored measure.

In the report accompanying House Bill No. 4198 — 47th

Congress, first session — there is set forth how the Postal Banking Systems of foreign countries loan their deposited sums to towns, churches, and to corporations. In Great Britain, for instance, loans were made to the Red Sea and India Telegraph Company, church temporalities, and public works commissioners.

In the regulations governing the loans by the British Postal Savings Banks, it states (section 6), "These moneys can invest in all securities in which funds of savings banks established under existing laws may be invested."

The loans by Postal Savings Banks are preferably made for a long term, what might be termed perpetual; the interest alone being desired when the security is ample.

With a Postal Savings Bank System established in this country, and the deposited sums permitted to be loaned to farmers and to owners of dwellings, upon the security which the farms and dwellings afford, would be a market for the re-loaning of all deposits. Such a system would be popular, and as it grew and became perfected, the rate of interest would decrease the same as the rate of postage has done as the postal system grows and its service is perfected.

Legislation for such a purpose is not for a class, as it would be if the loans were urged for corporations. Under the system of loans to the people, the sons of the rich and the poor could alike provide themselves with a home.

With the certainty assured that all could obtain a home, our young men would marry at a proper age, and the evils that follow withholding from marriage would not disturb society, as at present.

A closer blending of the interests would promote temperance and good order, where the law might fail. As, for instance, the person could not get a loan who was known to be an habitual drunkard. The rest of us would decline to carry his risk, the same as a good life insurance company or benefit association will do.

By the establishment of a Postal Savings Bank System, with loans to the people, the black blight of a mortgage, with its extortionate rate of interest, would give place to a loan.

upon which the low rate of interest when paid would go back to the people in such a way as to regulate the interest rate; so that equity would supplant robbery.

An idea of the possibilities of a Postal Savings Bank is shown in the efforts of the Charity Organizations of New York. The failure of Congress to pass the desired measure for a Postal Savings Bank System led those organizations to start a "penny savings fund" in New York city. To attract the attention of the class they wished to reach, the managers furnished depositors with coal by the bucket at car-load prices, upon the condition that the difference, as compared with the price paid for coal in such small lots heretofore, should be deposited.

An official of the Charity Organizations, in speaking of this savings fund, said: "The only trouble with the 'penny savings fund' is it works too well; we get more money than we know what to do with." The problem encountered by the "penny fund" is what to do with the deposited sums.

The possibilities of a Postal Savings System are shown by the reports of the British system, under which the laboring class there have sustained it. The first year the deposits reached the aggregate of \$8,000,000, and in the twentieth year (1882) exceeded \$164,000,000. In this country the growth of such a system would be very much beyond what could be looked for in other countries. In the New England states, in the same year (1882), the savings bank deposits exceeded \$378,000,000, and the deposits in the state of New York for that year exceeded \$319,000,000. This shows the possibilities in this country.

There are numerous precedents for such government loans as a Postal Savings Bank System would make possible. The "Homestead Act of 1862;" the homestead laws of the Argentine Republic; "The Ashbourne Act," a measure passed in June, 1891, by the British Parliament, authorizing the loan of money by the English government to tenant farmers in Ireland for the purchase of farms; the bill introduced before the Massachusetts Legislature in 1885 by Hon. Robert

Treat Paine, Jr., entitled "An Act to Promote the Establishment of Benevolent Building Associations," which contemplated the loan by the state, annually, of \$3,000,000 for home-
stead purposes. (Massachusetts Legislature, 1885, House Bill No. 172.) This bill failed to pass, although some who voted against it stated that they favored such a measure, but that this bill was not in satisfactory form.

The loaning of money and the grants of land by the general government to various corporations, associations, and persons furnish further precedents.

On June 5, 1872, Congress appropriated \$50,000 to pay for houses and improvements, to be built for certain Indians who had renounced tribal relations.

As early as 1817 our government transferred the Cherokee Indians from the mountains of North Carolina to the Indian Territory; gave them land, cattle, implements, and provisions; placed superintendents over them to teach them agriculture. At the time of their removal these Indians were in abject poverty and proverbially indolent; but they became thrifty, and now have all the elements of genuine prosperity — churches, schools, a college in their own language, and newspapers, with a deposited school-fund of over a million dollars. This shows what properly-rendered assistance will do.

In the loaning of the deposited money of a Postal Savings Bank System, the government would not be expected to enter into a negotiation with every person who might wish to acquire a farm or a dwelling; so that the organization of some intermediate means that will facilitate the operation of loaning upon farm-mortgages and dwellings ought to be considered. The several states might borrow from the government and loan to the individual citizens; but there would be advantages in the formation of associations for the purpose of borrowing the desired amounts; each association being responsible as an organization for the whole amount it receives, and in turn loaning to the individual members of the association. This would remove the necessity for the government being burdened with the details or of taking the risk of mis-direc-

tion or loss, which is always present when large numbers are involved. By the intermediate operation of associations the cost would be less than if states undertook it; there could be a more direct lien by the government on the property owned by the associations than would be the case if states were intermediate. By the operation of associations the borrower would be as far removed from partisan politics as the depositor, and there would be a larger liberty for the individual. The desire of the people for some such means for obtaining money with which to build themselves homes is shown in the growth of "Building and Loan Associations" in the various states.

The report of the Bank Commissioners of New York state for 1890 shows 200 of these associations in Brooklyn, 76 in the city of Rochester, 100 in Buffalo, etc., with a total membership of 105,000, and shares subscribed for that represent \$35,000,000.

The report of the Bank Commissioners of Massachusetts shows 103 associations of this character in that state, with dues received during 1890 amounting to \$3,352,534.

While New York leads as to money values, Brooklyn standing third, Philadelphia leads in the successful operation of its several associations. In this one city there were 12,000 houses (worth \$2,000 each) built during 1890 by these associations. It is stated that more than one-half of the adult population of Philadelphia pay some portion of each month's earnings into some one of the 480 Building and Loan Associations of that city.

These associations are merely co-operative banks. Persons who have become members deposit some portion of each month's earnings in such an association, in payment for shares of stock. Being share-holders they are entitled to make loans secured upon a home, then the payments made monthly to cover installments on the loan; payments on the shares and interest on the loan take the place of what would otherwise be paid for rent. In the course of years the money that would have been paid for rent under the old system, has purchased and paid for a home. The interest that has been paid has been paid into a common treasury, in which the borrower

is a joint owner by the shares purchased, and the accumulations re-distribute in such a way that the interest in reality returns to the persons paying it.

The Building and Loan Associations are a step in the right direction. They enlarge the liberty of the individual in the matter of acquiring homes.

By the operation of a system of government loans that, in effect, would be perpetual, another way would be afforded to obtain a home that would be beyond the uncertainties of the competitive system under which we struggle now.

The loaning of money upon a farm or dwelling, by the government, upon terms that would make the loan perpetual, would introduce a new principle; it would result in government ownership, and yet give to the individual a possession that is as real and satisfying as the present form of individual ownership affords; for governments always hold the right to condemn and take property for any desired use.

Under such a system as is contemplated, there would be no compulsion. Those who wish to have a home under other and different conditions could do so. This means that another way has been added to the list of methods for acquiring a home, and that human liberty has been enlarged.

The advantages of government ownership with individual possession are obvious. The greatest, however, is that the weak would be protected. This is equivalent to saying that the strong are also provided for.

There can be nothing more pitiful said of the individual than "he hath not where to lay his head." The greatest need of every person is a home. Such a system would tend to give every one a home, and would provide for the people a safe place for the deposit of their accumulated money.

In the forecasts of the prophets there has been a time predicted when men "shall learn the art of war no more, and every man shall dwell under his own vine and fig-tree, with none to molest or make afraid." (Micah iv. 3-4; Isaiah ii. 4; also Isaiah lxxv. 21-22.)

Considered logically, this must involve government ownership with individual possession, else, under the subtle forces

termed "the laws of trade," the vines and fig-trees would accumulate in few hands again; the interest-taker would get in his deadly work, and then *every man* would not dwell under his own; some would be giving surplus labor for a slave's living; again afraid, again crushed by the greatest of all evils — Poverty.

With a system of loans for the people, based upon a Postal Savings Bank System, once instituted, and this tide of wealth turned to the use of the people, we should have a veritable "river of life" flowing. The strength of all would go to every channel for the good of all. There would be no locking up of the treasures of the nation; the money paid by the system to the people would go back into the same system for repeated uses, and the effect would be equivalent to an increase of the wealth of the nation. Then the wealth would go to promote happiness, and not to carry on desolating wars and build systems of oppression, as in the past, when monarchs drew to their class all the wealth of a nation.

For details relating to the various measures that have been urged before Congress, looking to the establishment of a Postal Savings Bank System, see House Bills numbered 797, Dec. 18, 1873; 584, Oct. 29, 1877; 3848, March 15, 1878; 3989, March 21, 1878; 4395, April 17, 1879; 850, Dec. 16, 1881; 4196, Feb. 8, 1882; 812, Dec. 11, 1883; 897, Dec. 11, 1885; 6746, March 16, 1886, and Senate Bills 917, March 13, 1878, and 1622, Feb. 24, 1886. See report No. 473, 47th Congress, 1st session, accompanying House Bill No. 4198. Reports explanatory of the system of Post Office Savings Banks, London, 1871 (published by the British Government), "Savings and Savings Banks," *British Quarterly Review*, January, 1878, "Savings Bank Regulations," 1888, (by British Government).

See also reports of the Postmaster-generals of the United States for 1871, 1872, 1873, 1877, 1878, 1881, 1882, and 1886. In addition to all these there is a very interesting publication by the Postmaster-general, Washington, D. C., 1891, in which the entire subject of Postal Savings Banks is reviewed, and the opinions of the press are given.

LAW AND ORDER.

"We ask only obedience to law."

EDUCATION IN LAW AND ORDER.

Just laws are no restraint upon the freedom of the good, for the just man desires nothing with which the law will interfere. — *Froude*.

Justice is the great standing policy of civil society. — *Burke*.

There is no other virtue so great and so Godlike as Justice. — *Addison*.

I. — INTRODUCTORY.

NOTE:—The following address was delivered before the Chautauqua Assembly, at Chautauqua, N. Y., on Saturday, Aug. 15, 1891. Before proceeding to deliver it, President Bonney stated that the Law and Order League is the form in which a spontaneous movement of the people secures the enforcement of neglected existing laws enacted for the protection of the most important interests of the community.

The present Law and Order movement originated in the year 1877, and almost simultaneously in the states of Illinois, Massachusetts, and New York, and soon extended to Pennsylvania. The immediate occasion of the movement was the series of railroad riots of that year. The organization of Law and Order Leagues soon extended to other states, and to the Dominion of Canada, and in 1883 representatives from eight states formed a national organization at Boston, and in 1890 "The Citizens' Law and Order League of the United States" was changed at Toronto, Can., to "The International Law and Order League."

The object of the movement is to secure the enforcement of existing laws for the peace and good order of society, and to aid and assist the public authorities in enforcing and maintaining the same.

President Bonney stated that, according to the course pursued on previous occasions, he would in his address discuss some general aspect of the subject, leaving accounts of the practical work to be given by the active workers present.

THE blossoming beauty of summer has a new charm; the voices of nature a new melody; and the majestic face of the star-crowned night a new glory.

Fairer than lily and sweeter than rose-bloom are the blossoms of learning and intellectual achievement that now shed their delightful fragrance on the air of the summer school, in which the soul finds recreation and enjoyment, while the body draws from the sympathetic winds and waves and earth the restoration of its energies.

Sweeter than forest murmur, or streamlet's song, or wild birds' melody, are the hymns which the soul sings while enraptured with the revelations which science makes of the mysteries of the material world.

More glorious than the galaxy in its loveliest aspect are the wonderful achievements of the human intellect in its mastery of the starry heavens; weighing the planets and their satellites, tracing the orbits of the distant suns, measuring distances of bewildering immensity, and calmly declaring that in twenty-seven millions of years our own solar system will complete one revolution around a centre, of which we can think only as the Creator's throne.

These wonderful achievements of the human soul constitute one of the very highest proofs of its immortality and eternal destiny. They mark the immeasurable distance between man and the animal creation; they reflect in some degree the ineffable glory of the infinite wisdom and power above them; and fill with inexpressible happiness the enlightened and faithful heart.

Viewed in its noblest aspect, *Learning* is the matchless magician whose wand works the most marvellous miracles of human life. To the eyes of the unlearned, earth and sky are sealed books, "mute and inglorious;" but touch the eyes with Learning's gentle hand, and lo! those volumes open, all aflame with wonders that enchant the soul, and make it, if the new gifts be well and wisely used, the master of the ills that hinder its advance.

"The enlightened man," says Leo XIII., "cannot be enslaved;" and as truly it may be said that the ignorant man cannot be made free. Liberty and Learning are inseparable. The truth alone can truly make man free.

The Summer School is one of the most significant signs of the times, indicating as it does the extraordinary intellectual activity of the people; and with her multitudinous membership, widely-extended circles, and noble curriculum, the rightful queen of all such schools, reigns the Chautauqua Assembly.

But as "one star differeth from another star in glory," so one branch of learning differs from another in utility; and it is, therefore, proper to inquire whether, in the eager pursuit of knowledge, any important branch has been seriously overlooked, to the end that any material error may find appropriate correction.

On the supremacy of Law and Order manifestly depends, not only the peace of Heaven and the perpetuity of the earth, but equally the progress and welfare of mankind.

To learn laws and obey them comprehends the whole duty of man.

To examine objects, to investigate phenomena, to analyze the results of experience, that the laws which underlie them may be discovered and put to human service; to open perpetual well-springs of pleasure for the refreshment of the spirit; to provide proper safeguards against the ills to which flesh is heir; to quicken and invigorate the intellectual faculties, and develop and strengthen the moral virtues—these are among the leading objects of a just system of education.

II. — THE LAW OF OBEDIENCE.

Of all the laws which mankind can learn and obey, the very first and the very highest is the Law of Obedience, as a condition of progress. In the world of learning and morals this law rules like a king. The mind cannot even learn what the law to be obeyed is, without submitting to the conditions on which that knowledge can be acquired. As according to the old maxim,

"A man convinced against his will
Is of the same opinion still!"

so, as every teacher knows, a scholar who memorizes and recites a lesson merely under compulsion, neither understands nor can long retain it. What the heart does not desire the intellect will not keep.

Of the truth of this law the Chautauqua Assembly is a striking example. Its wonderful success is due to the fact that all its disciples have been led by love into its fruitful fields, and have remained to gather its treasures, not from compulsion, but from choice. They cherish a just respect for the authority of its officers and teachers, and yield a ready obedience to the established rules and regulations. Thus progress is easy and attainment sure.

But the Law of Obedience is equally important in all the other departments of life. He who has never learned to obey, has never learned to command. He who has not been a faithful student cannot be a competent teacher. He who has not himself been obedient to the laws is not qualified to compel others to respect and obey them. He who has not been a dutiful son will not make a just father. Only a law-abiding citizen will make a wise ruler.

And deeper still runs this great Law of Obedience. It so controls the condition of the mind that persistent opposition is fatal to progress.

To succeed in music one must obey the laws of the musical art; no matter how wonderfully endowed with natural gifts. In like manner to achieve success in any other department, he who would be master must first be servant, must obey before he can be fit to command. The art, the science, the trade, or the calling he would pursue meets him at the threshold with an imperious mien, and says, "Kneel! take the oath of allegiance! enter, take thy task, follow my instructions, obey my commands! On these conditions only can you win success."

But when the apprenticeship has been faithfully served, and the day for honorable discharge has arrived, the master comes again, clad in simple garb, and with a smiling face, and says with cheerful, ringing tone, "Arise, my master, and behold

your servant, now ready and willing to obey, because you have proved by your fidelity the right to command. Gladly I pass the sceptre to your hand, for I desire no sovereignty save that which comes from serving human needs."

In spiritual things this law supremely reigns. Of all the spectacles of human folly which the world presents, perhaps none can surpass that of the top-heavy ignoramus who marches to the portal of spiritual and Divine knowledge, with measure and scale and crucible to determine the verities of immortal life. Here, again, the conditions of progress are the same: servitude before mastery; study before knowledge; trial before triumph. The reason why so many fail to understand spiritual truths is that they are unwilling to submit to the universal conditions under which new knowledges are acquired.

Truth reveals itself to the willing and earnest mind; and thus an Abraham Lincoln, studying by the firelight of a frontier cottage, may see and comprehend a thousand lofty truths to which the arrogant so-called philosopher is wholly blind.

III.—OBEDIENCE OF THE LAWS.

The counterpart of the Law of Obedience is Obedience of the Laws. Having been obedient to learn the laws which exist, the next step in rational progress is to obey those laws and apply them to human service. It is only by such obedience and application that the true nature and quality of laws can be ascertained. Many a natural and many a civil law has proven in actual practice very different from what was anticipated by superficial observers. This is true of nearly all the laws which mark the progress of modern civilization, the extension of liberty, the enlargement of the legal rights and privileges of women, the reform of judicial procedure, the amelioration of criminal penalties, and other advances. The monstrous folly of closing the mouths of the parties to judicial proceedings and excluding the testimony of those who know the most about the matter of controversy, had many

earnest defenders, who feared a deluge of perjury as a result of making the parties to such proceedings competent witnesses. But their fears were not justified. On the contrary, the administration of justice was enormously promoted by the change, and a proposal to return to the former rule would be met with an earnest and almost universal opposition.

In like manner the application of new inventions and discoveries to the supply of human needs has been violently opposed, as hostile to the interests of the toiling masses; but, however far from the attainment of even-handed justice the industrial world may yet be, it is still true that in this new age of invention and discovery the workers in every field enjoy greater privileges and more comforts than ever before in all the history of mankind.

It is therefore well to apply the test of experience to the merits of all fairly-accredited candidates for a place in the temple of progress.

IV. — IGNORANCE THE CHIEF ENEMY OF PROGRESS.

That ignorance is the great enemy of progress, is universally admitted. But it is doubtful if any one really comprehends how enormous the evils of ignorance really are. If the people of any community or state really knew that they in fact do and must bear the aggregate cost of all the disorder and crime they permit to exist within their borders, is it possible that the full right and power effectually to control such disorder and crime, and all their sources, supports, and supporters, would be seriously questioned? If the people really knew that nothing is or can be saved or gained by permitting indulgence in evil and wasteful practices; but that, in the end, the amplest compensation must be paid, with compound interest, would they tolerate the modern system of organizing dissipation, vice, and crime into an unscrupulous balance of political power for the control of elections? Let us trust not. Let us charge to ignorance what would otherwise be an appalling proof of barbaric depravity. Let us

welcome and support the teachers of moral, social, and political science, who come to demonstrate with the convincing truth of statistics the impossibility of escape from the consequences of the organic unity and responsibility of human society.

But a more astounding feature of popular ignorance demands attention. In a free country, where there is no governing class, but where the government is in the hands of the people, it would be natural to suppose that whatever else might be neglected in the system of public instruction, the civil institutions and laws would be universally and diligently studied. But, unfortunately, this supposition would not be true. On the contrary, the ignorance of the people, of the laws enacted in the name of the people, for the protection of the people, is, alike to the philosopher and the philanthropist, something amazing. Forever on the alert to enact some new provision of legislation to meet some new condition, the statutes, when passed and approved, seem largely to pass out of the public mind, and are brought to view only when some special occasion requires.

What laws of the most vital importance to the people, are really familiar to them? Who knows when a private citizen is authorized or required to make an arrest? Who can tell when a policeman or other public officer should be prosecuted for a violation or neglect of duty? Who can state where lawful liberty ends and crime begins in the relations of capital and labor, or in the conduct of the public elections? Surely here is a field in which the "Schoolmaster Abroad" may become weary in well-doing, long before the more than Herculean task before him shall have been accomplished.

Whence does this ignorance arise? It springs from the youth and inexperience of popular government, and bears witness to the power of habits of thought to exert their influence long after the basis on which they rested has been removed. Even here in the great Republic, after a century of popular rule, the old idea of government as a foreign force is strangely prevalent. It seems a very difficult thing for the

people to understand that they are themselves the State and the Nation, and that the merits and demerits of each, whether great or small, are their own. They seem to think it the duty of some other authority to execute the laws, and to forget that theirs is the power which is exercised by every public officer.

V. — THE PASSION FOR LEGISLATION.

Free government is still in its youth, and still has many lessons to learn in the great school of experience. One of the earliest passions of popular liberty is that which manifests itself in legislation. The power to enact laws by duly-chosen representatives is so easily exercised that it is more likely to be abused than any other of the great powers of government. The pleasure which attends the exercise of this power is peculiarly fascinating. It is so high an attribute of sovereignty that the agent who is entrusted with its use cannot but feel inspired with some sense of the importance and dignity of his office. Dealing for the most part with the future events, and prescribing the rules by which they shall be governed, the exercise of the power of legislation is not attended by the solemn responsibilities that wait on judicial judgment, when life, liberty, or possession tremble in the scale; nor by the grave personal perils which are inseparable from executive administration.

Forgetting the truth that the protective power of law is in its efficient execution, the inexperienced legislator fancies that the wrongs which raise their heads on every side may be suppressed and justice be upheld, by the enactment of a statute declaring the right and prohibiting the wrong. And when he sees that still the wrong continues, and still the right is trodden down, he hastens to write and procure the passage of some new and more stringent measure, declaring additional restrictions and penalties.

No other lesson seems more difficult to learn than the simple truth that laws of human enactment have no power to execute themselves; and that the educative influence of a law

which is not enforced, is not in favor of obedience of its provisions, but directly and actively tends to promote a contempt, not only of the law in question, but of other laws, and of the government in whose name they speak.

The inexperienced legislator, like the young schoolmaster, is apt to believe in the efficacy of a multiplicity of rules, and to produce them on every pretext, accordingly. But, as the wise teacher long ago learned, a few simple rules, well observed, secure the most efficient government of the little world in which he reigns; so the statesmen of free institutions will yet perceive that comparatively few laws, efficiently enforced, would be far more productive of good results than the modern methods of attempting to regulate the details of public administration and private conduct by legislative enactments.

It hardly need be added that in almost all such cases the quality is in inverse ratio to the quantity of the legislation.

If the uncertain, absurd, unnecessary, and injurious statutes enacted by the various American legislative bodies during the first century of our system of free government should be collected, it would constitute such a library of half-formed plans, exploded theories, baffled reforms, and obstructions to good government, as could not be found elsewhere in all the world.

It is no exaggeration to say that far better results could have been secured by one-fifth of the quantity of wise and well-perfected legislation.

One of the most fruitful of all the evils of excessive legislation is the loading of a proper subject-matter of a law with a mass of merely administrative regulations or of vexatious conditions and requirements. The *what* belongs to the law; the *how* belongs to the administration.

Carried away by a zeal which outruns discretion, many a would-be reformer has either practically defeated or seriously impaired the efficacy of his measure, by attempting to do too much. It is an almost common error, in dealing with public evils, to overlook the just limitations which apply, and to confuse, in a mass of crude and ill-digested legislation, wrongs

for which there can be no just apology or excuse, with various debatable questions of personal right, moral responsibility, and social order. As the experience of former generations abundantly proves, under excessive penalties and oppressive restrictions, offences are multiplied, while a law of indisputable justice and merciful penalties, enforced with fidelity and vigor, has rarely, if ever, failed to secure satisfactory results.

VI. — NEGLECT OF LAW-ENFORCEMENT.

While the passion for legislation has produced innumerable evils from its own excesses, it has also wrought infinite harm by diverting attention from the supreme importance of actual obedience of the existing laws — of voluntary obedience on the part of the law-abiding, and of compelled obedience on the part of all others.

The country is filled with the trumpet-voices of reforms, whose enthusiastic followers entreat every legislative body for new laws, but raise no hand for the protection and deliverance of those who are every day oppressed in violation of the existing laws. It is amazing to witness the rapidity with which any merely sentimental movement will sweep over the land; and it is not the less astonishing to behold the reluctance with which good people respond to the demand of duty for the protection and preservation of good government.

For many years corrupt elections have threatened the overthrow of civil liberty; corrupt naturalizations have debased American citizenship; corrupt business-methods have demoralized the commercial world; in many cases insatiate greed has robbed the toiler of part of his earnings or his Sunday rest; and has broken down the safeguards erected for the protection of virtue, innocence, prosperity, and peace.

Against all these evils the existing laws provide, prohibiting their commission, and providing penalties for offenders. But in all the great centres of our civilization such crimes walk the highways with undaunted mien; defying the laws, and scoffing at their commands, thriving on ruin and unlawful gains.



Under a government of the people, by the people, and for the people, it would surely be the opinion of one who had not seen the contrary, that the easiest of all popular movements to begin and carry forward to success would be one to compel obedience of a law enacted in the name and by the authority of the people for the protection of their interests. But experience has proven the fact to be quite otherwise. Of all the tasks which the reformer undertakes, few, if any, are harder than that of securing the active and persistent aid and co-operation of the people in an aggressive movement for the suppression of existing evils by the enforcement of existing laws. The evils of intemperance are universally admitted; the public sentiment in favor of their suppression is widespread, earnest, and eloquent; in most of the American states laws exist, stringently prohibiting, under serious penalties, the worst, if not all, of those evils; and the truth is well established that the best way to secure additional legislation on any subject is to show practical benefits resulting from the pre-existing laws. But, strangely enough, the existing laws on that subject are, as a general rule, but feebly and imperfectly executed, or not enforced at all save under the pressure of the Law and Order movement, and it is far easier to arouse a popular demand in favor of additional laws against those evils, than it is to enlist the influential part of any community in a determined and well-supported movement to compel obedience of the laws that already exist, "by aiding and assisting the public authorities in maintaining and enforcing the same."

The excuse for this neglect is that it is the business of the executive officers to execute the laws without any such aid or assistance. And the answer to that plausible excuse is, that, behind the executive officers, the constitutions and the laws put the moral support and the physical power of the people, that the laws may be enforced and the government maintained, peaceably, if that can be,—forcibly, if that shall be required; and that when the laws are opposed by powerful combinations of crime or self-interest, those officers, if faithful and law-

abiding, have a right to the support of the people in whose behalf they act; and that, if such officers be themselves unfaithful to the law, it is the right of the people, as their masters, to intervene, and in just and proper ways compel the performance of official duty.

The serious and long-continued neglect by the people of their duty to render such support, and their right to require such performance, has become a great public calamity, and demands efficient measures of relief. The cause of that neglect is a strange hallucination respecting the nature and duties of free government. The true remedy for that malady of the public mind is education. The proper medicine is knowledge. But the existence of the malady, its wide prevalence and long continuance, are proofs that the present system of education is defective in failing to make adequate provisions for the instruction of the people in relation to their rights, privileges, powers, duties, and obligations as members of the several bodies politic and corporate of which they are members. It is true that these subjects have received some attention in the schools, but it is also true that the instruction given concerning them has been along the lines of theory, rather than those of duty; and the result has been a superficial knowledge of the general scheme of the government, rather than a practical qualification for the vigorous discharge of the duties of free citizenship.

VII. — EDUCATION AND CITIZENSHIP.

We live in an age of great educational reforms, of which one of the most noteworthy is the extension among the people of what is known as higher education.

In this noble work it is but fair to say that what is known as the Chautauqua movement is entitled, by its magnitude, its power, and its results, to the high honor of pre-eminence; while the recent development of what is called university extension, and is, in truth, but another form of the same

great movement, promises equally brilliant and useful results. This reform has created an extraordinary demand for popular scientific periodicals and other educational publications in which the modern masters of science and philosophy teach, and the knowledge-loving people learn the results of study, examination, and experiment.

The improvement in the intellectual tastes of the people is something marvellous. In a conversation with a publisher of so-called "cheap books for the people" he said: "The higher the character of the work, the larger the sales. There is a better demand for Guizot's History of Civilization than for any novel I publish."

Of all the signs of the times which are calculated to inspire the patriotic heart with a feeling of gratitude, none is more cheering than the desire of the people for good teachers and good books. For good teachers and good books are the foremost champions of nineteenth century civilization. They bear on their glorious banners the doves of peace, as well as the eagles of conquest; they transform the rude swain, who stupidly follows the lazy ploughshare, into an enraptured lover of nature and science, who reads with joy the mighty volumes of earth and sky, and "looks through nature up to Nature's God." Religion and morality as well as knowledge; the industrial arts as well as scholastic science, are largely dependent on good teachers and good books for the progress which stands to their credit in the account-books of history.

But in all this recent movement for the enlightenment of the people, no adequate effort has been made to teach them the laws under which they live; the specific duties of citizenship, and the means by which self-governed men may defend their privileges, protect their rights, and require their public servants to repress evil conduct and punish wrong-doers.

The omission of this teaching is, all things considered, the most serious defect in the prevailing systems of education, and the supplying of that omission would constitute one of the greatest educational reforms now demanded by the needs of the people.

But what should be taught, and when, and where, and how?

Let us address ourselves to the answer to this question. Among a self-governed people, the art of government should hold the highest place in the system of education, for the obvious reason that all the interests of the people, social, moral, intellectual, industrial, and political, are dependent upon the government for proper protection.

He who would live in peace with nature must obey the laws of nature; and he who would be protected by the laws of the state must conform to the requirements of its laws. The civil laws regulate the conduct, the rights, and the possessions of the people, prohibiting what is deemed contrary to the general welfare, and providing penalties for those who may violate the laws, and remedies to be invoked by those who may suffer injuries. The immediate interest of the people in all these things is so great and so obvious that one might naturally expect to find among the text-books for all the common schools one containing

WHAT EVERY ONE SHOULD KNOW ABOUT LAW;

and to find the mastery of that work one of the chief requirements of the educational system.

Such a text-book should not be filled with "glittering generalities" about justice and free government, but with important facts, clearly and simply stated, in the fewest words, showing what things are authorized or commanded or prohibited by the laws, and what may be done, in case of need, to restrain or punish wrong-doers, and to secure the redress of injuries and grievances. Such a text-book for the common schools should be strictly limited to such matters as affect the rights, interests, duties, and liabilities of the common people.

For the higher schools larger and more comprehensive text-books should be provided, in which should be set forth, as fully as practicable, the substance of the laws relating to the larger business operations, and defining the rights, duties, and privileges of citizenship, and specifying the acts prohib-

ited, the penalties prescribed for violations of the laws, and the means provided for enforcing obedience.

In the colleges and universities

THE STUDY OF LAW AND ORDER —

that is to say, of the laws as the means for the preservation of private and public order — should be advanced to a most conspicuous place, and made compulsory on all students as absolutely indispensable to the requirements of modern civilized life. Here something more than the important facts of legal requirement should be taught. Here should be set forth the inmost nature and principles of jurisprudence as the divine science of justice. Here the student should be taught how the civil laws of a country are evolved from the experience of its people, and clothed in the language of judges and legislators for preservation and future application; and that decisions of courts and enactments of legislatures in violation of the fundamental principles of human society must, soon or late, disclose their reprehensible character and be overruled or repealed, or become obsolete.

Even the clergy must add the civil laws to their indispensable studies; and the day is not far distant when

A PROFESSOR OF THE CIVIL LAW

will be deemed an essential member of the faculty of a theological seminary. The most serious defect in the present education of the ministry is the omission of instruction in the laws and civil institutions of the country, in the established doctrines of judicial justice, in the rules of equity and public policy, and in the maxims of construction and interpretation by which the true meaning and intent of constitutions, statutes, and private documents is discovered and demonstrated. It is not enough that there is a profession of the law, learned, eloquent, and illustrious, trained to give counsel and conduct controversies, but all the other classes of the people should have enough knowledge of the laws to know when to seek

and how to follow advice. This would not make "every man his own lawyer," in violation of the maxim that "he who has himself for a lawyer has a fool for a client," it would only give the learner an additional equipment for an active and useful life.

Above the higher institutions of learning stand the state and the nation. The people long ago learned that they could not have an army and a navy to defend the country without a military and naval school. But after the lapse of more than a century of constitutional government, the people seem still to be laboring under the insane delusion that civil government can be successfully conducted by hands that have never learned the art and business of civil administration. Attempts at what is called civil service reform have met with violent opposition, and have but a feeble hold upon the public mind. This evil must be cured. There can be no rational hope of good government while it continues. The idea that a person wholly unqualified for the duties of a given public position can be thrust into it by the edict of a public election to disburse its spoils among his supporters, without serious injury to the people and the institutions of their government, is, as Judge Story said of the notion that the constitutional liberty of the press was "intended to secure to every citizen an absolute right to write or print whatever he might please, without any responsibility, public or private, therefor," "a supposition too wild to be indulged by any reasonable man." To meet this serious emergency, and to secure the future well-being of free government,

A NATIONAL CIVIL SERVICE ACADEMY

should be established at the next session of Congress, to hold a relation to the civil service similar to that sustained by the Military School at West Point to the army, or by the naval Academy at Annapolis to the navy. This Civil Service Academy should be located at the National Capital, and should contain at all its terms at least two students from each congressional district, selected on a competitive examination, to

be educated under suitable regulations for the discharge of important civil duties. The course of study should include the practical administration of all the departments of the government; also political history, political economy, constitutional law, the laws of nations, diplomacy, the leading modern languages, systems of revenue, finance and banking, and other kindred branches. Such a Civil Service Academy would as surely fix the standard of attainments for those who seek promotion in the civil service, as the Military Academy has established the standard of qualifications for the army. Aspiring men who could not avail themselves of the advantages of the academy would strive by home study to equal or surpass the attainments of its graduates.

Those graduates would supply an important and urgent need by serving in consular and diplomatic positions in all parts of the world. If it be objected that this would provide a governing class in the republic, a manifold answer may be given. The members of that class would be continually drawn from the ranks of the people and would be selected by the immediate representatives of the people. A more important answer is that most of the present evils of mis-government and mal-administration arise from the want of such a class; and that without it, satisfactory results can not be obtained from our system of government. So long as men must learn the art of building before they can be trusted to erect houses; so long as men must study medicine before the sick can safely be entrusted to their care; so long as book-keepers are required to have some knowledge of accounts, so long the man who would undertake to discharge the duties of a public office should be required to have some knowledge of the work to be performed. Of course the graduates of the Civil Service Academy would constitute a very small part of the great army of public office-holders, but, like the trained army officers, they would constitute a special guard of our free institutions, bound by the most solemn obligations to protect them against the evils of ignorance, incompetency, and depravity, — evils far more to be feared

than any now possible from any form of violence, whether from domestic insurrection or from foreign foe.

VIII. — THE NATURE OF LAW AND ORDER.

In the last resort Law and Order must rest on power. Even the peace of the household is largely dependent on the power to repel assault and put assailing enemies to flight. The fact that this protection and defense is assumed by the community, through the forms of government, only emphasizes the principle. Evil-doers are restrained, not by the love of justice, but by the fear of punishment. If it were otherwise they would not be wrong-doers. It is the nature of love to bear wrong without resentment, but it is the nature of violated law to repel assault, to strike back, blow for blow, in defense of the right. Any government which suffers its laws to be violated without the arrest and punishment of the offenders speedily becomes an object of contempt. As obedience of the laws is the first duty, alike of child, student, soldier, and citizen, so the first duty of every government, alike of the family, the school, and the state, is to require obedience of its laws, and to enforce that obedience as the occasion may require. Of what avail are laws enacted for the protection of the people, if those to whom the sacred trust of actual government has been confided, prove recreant to that trust, and suffer law-breakers to go unpunished?

The Law and Order movement is the pioneer school-master who went abroad to teach the people that the laws can be enforced; and wrong-doers that, in spite of wealth and power, they can be punished. When the Law and Order Leagues entered the field of reform they found some of the most important laws provided for the protection of youth, innocence, and domestic peace, audaciously violated, and the public officers whose duty it was to execute them, treated with contempt. The proposal to enforce those laws was "laughed to scorn." But when the people, by their voluntary action through the Law and Order Leagues, summoned

the officers of the law to arise from sleep and do their duty, the responses proved at once the rightful power of the people and the inherent vitality of the neglected laws. Government will be efficient and adequate for the protection of the people and their interests, only when the living power of the people is below, around, and above those to whose hands the conduct of the government has been committed. And this is true of empires as well as of republics. For in both of them there must be a people before there can be a government, and a government which does not seek the welfare, and aim at the protection of the people must necessarily be a mere piracy for plunder, without any right entitling it to respect, or even to existence. Hence, in all lands where laws exist, and the object of the government is the welfare of the people, they should ever bear in mind that their earnest co-operation is indispensable to success in that endeavor. The more free and independent the people, the greater their responsibility as well as their power. They cannot increase their freedom without a corresponding enlargement of duty; yet this is a truth which is still so widely unlearned that the public good requires that it should be proclaimed, reiterated, and emphasized in the public press, the school-house, and the pulpit, throughout the land. However the responsibility for bad government may be divided in kingdom or empire, it must finally rest, in a republic, upon the people themselves. For they have the power to select, to change, to reward, and to punish. No official misconduct is beyond their reach; no combination of private interests strong enough to withstand their well-directed power.

The too frequent resorts to mob-violence, which disgrace modern civilization, constitute the strongest possible proof of the astounding ignorance which prevails in some localities respecting the essential nature of government, and the necessary powers of the chief officers, upon whose intelligence, courage, and fidelity the public peace and safety depend. The idea that the highest executive and judicial officers have not adequate authority to meet and deal with every emergency

that may arise in connection with their well-defined duties to enforce the laws and protect the people, is — again to quote Judge Story — “a supposition too wild to be indulged by any reasonable man.”

That authority is necessarily inherent in the office, and does not need to be set forth like the enunciation of some newly-invented regulation. The spectacle of a high executive or judicial officer struck with terror or bowed with grief, because the statute-making branch of the government has not anticipated some special outbreak of disorder, and furnished a chart for the guidance of the officer on the particular occasion, is a humiliating reproach to free government.

The people should be taught that the high officers of the government are not petty public servants, with no powers except such as are expressly granted, but that such officers may and ought to do anything which seems necessary for the enforcement of the laws and the protection of the people, and which is fairly implied by the nature of the duties imposed by the constitution, and is not forbidden by any of its provisions, and that a constitutional grant of power carries with it both the right and the duty to exercise that power. With the laws simplified and reduced, both in number and in volume; with the essential requirements of those laws freely taught to the people; with qualified public officers to enforce the laws and protect the people in the enjoyment of life, liberty, reputation, property, and civil privileges; with an intelligent and zealous co-operation of the people with such officers, Law and Order might be made dominant throughout the land, and peace and prosperity have undisputed sway. From every point of view it is of supreme importance that the principles of good government, the provisions of the laws, and the means provided for their enforcement, should be taught in the public schools. Until that shall have been done on a thorough and comprehensive scale, we may wisely moderate the rhapsodies we have been accustomed to chant over our great system of popular education. When that most serious omission shall have been supplied we may be justified in declaring that knowledge is the rock on which the republic rests.

IX. — CONCLUSION.

I have purposely forbore to speak of the specific work actually accomplished by the Law and Order Leagues of Canada and the United States, because some of the brave and able leaders under whom the marvels that mark the onward march of Law and Order have been accomplished, are here to tell the inspiring story of their successful efforts to enforce the laws. If, under my presidency, the campaigns of Chicago, Boston, Philadelphia, Toronto, Montreal, Pittsburgh, and a hundred lesser fields have been conducted to victory, the results are due to the sagacity, courage, and fidelity of Elmendorf, Paxton, Dudley, Johnson, Burton, Vail, MacLaren, Bond, Rumsey, Hayward, Wishart, and other active leaders in the sacred warfare waged for the protection of the young, the defenseless, and the unfortunate. They are the field-m Marshals under whom the victories of Law and Order have been won — victories which well deserve to rank above the triumphs of "resounding arms." Like Caesar, they might write the history of their own conquests; like him, they might say of the enemies they went forth to subdue, "*Veni, vidi, vici!*"

To the leaders who have been called to their eternal reward in the realm where perfect Law and Order reigns, we waft a grateful benediction from this new centre of learning and progress; to those who still remain to wage a righteous warfare against persistent wrong I need only say: —

As the past has been, let the future be.

You need no greater glory.

To the people, in whose behalf they have so long and so faithfully labored, we may well appeal for a larger measure of appreciation and support.

To the miracle-working God, whose merciful providence has been so conspicuous in the whole course of the movement to enforce the laws enacted for the protection of the best interests of the people, are especially due our humble acknowledgments for the beneficent results which have been achieved in the name of Law and Order.

THE TEMPERANCE CAUSE IN MASSACHUSETTS.

THE Massachusetts Legislature, at its last session, repealed a vital part of the law restricting the sale of intoxicating liquor. The provision repealed read as follows: "Each license of the first, second, and third class shall be subject to the further condition that the licensee shall not keep a public bar." It is true that this clause of the law had never been enforced. The Board of Police of the city of Boston, and the officers of one or two other cities, did make a pretence of enforcing this law during the year ending on the 30th of April last. But these efforts resulted in nothing more than the removal of the counters from the saloons and the substitution of tables therefor. In the language of the street, the "sit-down drink" was substituted for the "stand-up drink."

The repeal of the public-bar clause of the law was secured mainly by constant iteration of the statement that the drinking at tables was worse, more promotive of drunkenness, than the old system. The legislators who voted for the repeal as a temperance measure did not understand that the real meaning of the law was that there should be no sales of intoxicating liquor, to be drunk on the premises, to chance passers-by or others who resorted to the saloon simply and solely for drink. That the framers of the law used the words "public bar" in the sense in which they are synonymous with "public drinking-place" is beyond question.

In the light of the history of our temperance laws there can be no doubt that when these words were inserted in the law it was expected that they would limit the sale of intoxicating liquor to be drunk on the premises where sold, to sales made to customers who had resorted to hotels and restaurants for food, and who took their stimulating drink as an incident to, and a part of, their meal; in the language of Governor

Andrew, "more as an article of diet than of drink."

The House of Representatives of the same legislature which eventually repealed this section of the law, enacted a bill to construe the law to mean just what is stated above. This was defeated in the Senate. Upon these questions there was a very decided difference in the votes of the members of the two political parties. The Democrats gave a large party majority against the "Day Bill," as it was called, which defined the law in the interest of greater restriction of the liquor-traffic, and for the "Donovan Bill," which repealed the "public bar clause," and carried out the wishes of the liquor-dealers. While the Republicans gave a very large party majority for the "Day Bill" and against the "Donovan Bill."

It is known that a large sum of money was raised by persons engaged in the liquor-traffic to secure the result that was accomplished, and the record shows that one attorney, who was employed by an association of liquor-dealers in this behalf, received two thousand dollars for his services. There has been a rumor that a certain senator was to receive from the dealers a present of ten thousand dollars in consideration of the valuable services which he rendered the trade by his efforts to secure the repeal of this portion of the law. And yet there are many earnest temperance men who claim to believe that the action taken was in the interest of the cause of temperance. It is generally a safe rule for the friends of temperance to favor those things which the liquor-dealers oppose, and to resist and oppose all things which the dealers advocate and urge. If there had been doubt before, it must have been dispelled from the minds of all observers on the day when the new law took effect. Nearly every saloon-keeper in Boston immediately removed his tables. It is not probable that this would have been done if the tables had so largely promoted the sale of their wares as was asserted. There can be no question that the partial enforcement of the law did some good; that it in some degree lessened the sale of intoxicating liquors, and to that extent diminished drunkenness. Indeed, the statistics show almost two thousand less

arrests in Boston for drunkenness during the year of the tables than were made for the same offence during the year preceding.

The voters of the old Bay State not long since gave a very decisive majority against an amendment to the Constitution prohibiting the manufacture and sale of intoxicating liquor. It is certain that no legislature can be elected this year which will enact a prohibitory law, and equally certain that the people are not yet ready to insist upon the enforcement of such a law if it were enacted. But if we cannot have all which the most advanced temperance people desire, we should not be content to go without any advance in legislation upon this most important subject; and most certainly we should not allow a retrograde movement in legislation. The temperance voters can, at the very next session of the legislature, secure a very substantial advance if they will begin now and work for it with right good will.

Let us, then, demand that Massachusetts shall take her stand in opposition to the drinking-saloon, and put upon her statute-book a law which shall clearly say that: "No sales of intoxicating liquor shall be made to be drunk on the premises where sold, except to those who have resorted to the place for food, and who have ordered and received a meal substantial enough to indicate that they have resorted to the place for food and not for drink." Such a law would have behind it the approval of a very large majority of the people, and there would be a fair prospect of its being well enforced. With this law there should be another still further limiting the number of places which may be licensed, for there should be no excuse that the competition in the business is too great to allow the licensees to obey the law and still make a living. One place for two thousand people would be more than enough with the saloon feature eliminated.

Every advance along such lines as this, which diminishes the number of persons engaged in the traffic, works substantial good in many ways, not the least of which is that it decreases the resisting power to further advance. Of course,

every dealer has a pecuniary interest in every election, and the more persons we have who are controlled by such interest the more difficult will be all forward steps in temperance legislation.

It should be regarded by all temperance people as glory enough for one year to put every saloon in the commonwealth under the ban of the law. It is a result that may be accomplished this year if we will work.

The Republican party can be controlled by its temperance voters if they will attend its caucuses and insist upon the election of delegates and the nomination of candidates favorable to the measures above suggested. But there are many temperance voters who may not take part in Republican caucuses because they are not members of that party. All such can exert an influence for good if they will be active in the caucuses of their own party, and demand that it shall cut itself loose from the saloon-power and take a stand against the public tipling-shop.

All temperance voters should insist upon having temperance candidates to vote for. Every voter should support the candidate of his own party if he is a proper man for the place, and right upon this important question. But when one's own party fails to present a temperance candidate, and the opposition does so, the earnest temperance man, who really desires to see the cause succeed, will support the temperance candidate. When both parties fail to nominate temperance candidates, then, and then only, are we justified in placing independent temperance candidates in the field. If the temperance men of Massachusetts will take this course they will win a very great victory this autumn, and secure its full fruition in better laws next winter.

"Our friends, the enemy," are active; they have been encouraged by their success at the last session, and they will make large demands in the future, and press them with all the aggressiveness possible. It is the duty of the friends of temperance to awaken to the needs of the hour, to moderate their demands to the possible, to sink their differences and

heal their divisions, and come together in a practical and sensible effort to hold all the ground which is theirs, and to make a steady and very considerable advance into the enemy's country at the next election.

There should be a strong appeal, signed by the leading men of the temperance army, to the state convention of each of the political parties asking for an unequivocal pledge to oppose and to do away with the saloon. This should be supplemented by an appeal to the people to put down, by their votes, all politicians who take their stand with, or upon the side of, the saloon nuisance.

There is no need to set forth the crying incentives to action along this line. Everybody knows the misery, the degradation, the poverty, the crime, which the saloon breeds and pours out upon the people.

We are used to the terrible evil. If it were to come upon us as a new thing, working, as Gladstone says, more harm than "war, pestilence, and famine combined," the whole commonwealth would be aroused from centre to circumference. Laws the most stringent possible would be speedily enacted by a legislature called in special session for the express purpose. The whole people would be alive, and everything that promised any mitigation or abatement of the evil would be done speedily, and it would be done forcibly. Those who were pouring out all this great evil would find themselves in danger at every turn from an outraged people. But we endure, because we have become accustomed to endure, the demoralization of our children, the robbing of almost every home of one or more of its brightest and best. We have come to accept the desecration of the Lord's day, the breaking of our laws, the defiance of our executive officers and our courts, by men who sell intoxicating liquor, as among things inevitable. But these things may be stopped; society can protect itself. It only requires determined effort, rightly directed. The first step is to stop the saloon! Massachusetts must put her foot on the saloon and make it an outlaw. To this work the temperance voters of Massachusetts are summoned; will they respond?

INTELLIGENCE.

MONTHLY MEETING.

OWING to the absence from their homes of a large proportion of the Committee of Lend a Hand work, the regular monthly meetings are discontinued until the last Monday in September. The committee feel that these meetings are important to the Clubs, and materially assist in the work which they are doing. They cordially invite any members of Clubs who are in the city the last Monday of any month to be present at these councils, and assist by their advice and sympathy. The meetings are held at the LEND A HAND Office, 3 Hamilton Place, Boston.

CHAIRMEN OF COMMITTEES.

Leaflets and Literature, Mrs. Bernard Whitman; *Charities*, Miss Frances H. Hunneman; *Education*, Mrs. Mary G. Tallant; *Missions*, Mrs. Andrew Washburn. These ladies may be addressed at the LEND A HAND Office, 3 Hamilton Place, Boston.

CHARITY.

The Burnham Industrial Farm is to save bad boys. It is purely Christian, non-sectarian, national, and intensely practical in the teaching of trades and industries. It has sixty-five boys and more than ninety waiting for opportunities to enter upon its benefits. It has land in abundance, and all it needs for its development is the help of Christian people throughout the land. It is God's work; we leave it with God's people. We cannot go about with a subscription-book, because we do not have the time, and because we believe that this method of publicity of the Farm's needs is enough. The Farm is very much in need of a new system of water-works at once. We are in danger of fire all the time. It needs money to support

the boys who are here without paying, and others who should come here, and for whom no payment can be made by their parents or friends. Before winter we must be provided with some shops. We intend to build them ourselves, making the simplest barracks, but at present we are so pressed by the draught upon our resources that we cannot take even the money for labor that is required in building, and for the lumber and hardware that is necessary. We are in need of clothes and implements and everything that a country farm can use, but, above all, we are in need of the prayers of all Christian people that the band of unpaid brothers who are here in training for this work may have grace and patience for the arduous task they have, and courage to bear the simple life of constant, unremitting labor that they are called of God to endure.

I am yours very truly,

WM. F. ROUND,

Director.

A lady from Washington is trying to build a log cabin for a needy colored woman in Virginia. She asks the help of charitable people. Contributions, however small, may be sent to the Chairman of Committee on Charity at the LEND A HAND Office.

CLUB REPORTS.

A KING'S DAUGHTERS' CIRCLE.

MANY years ago a little book was written by the Rev. Edward Everett Hale that unconsciously found its way into many lives, and finally became the origin and cause of the now widely-known and wide-spreading organization of the King's Daughters, that has done such immense work in this country. This Association was divided and sub-divided, as its members increased, into divisions of ten members, each ten having for their object some special work selected for them by the head of their division. Of course, on this plan the growth of the Society would be rapid, as any one might organize a Ten for herself, originating and carrying out her own plan of work, and people would naturally take more interest in joining an individual division, where their work and its result would seem more definite,

than in belonging only to the large organization, where what they did would seem small and incomplete. This division, and the independence carried with it, has been one of the mainsprings that has kept this Society working and growing.

The objects toward which these different Tens have devoted their energies are many and various. There are Tens that send and pack boxes for home and foreign missions, and Tens that read to the poor, and Tens that send fruits and flowers to them, and Tens that visit the hospitals, and do almost every good work there is to be done. But one of the most original of these, and one that is reaching a class of men on whom little charity, either of purse or of feeling, is expended, is a Ten organized in Philadelphia a short time ago, called the "Prisoners' Circle." Its object is to help prisoners, and by thoughtful efforts to bring some little comfort, at all events, into their lives.

Each member has one prisoner, or more, to whom she writes, once a month, an original letter, or one composed of such selections as she thinks might prove useful and beneficial to the prisoner. The letters begin "Dear friend," and are signed "A King's Daughter." The members never visit, and have never seen their prisoners, but know them only by their names and numbers, and the record of the crimes for which they are imprisoned. At Easter each member sends her prisoner a plant of lilies and at Christmas a holly wreath, either with a letter or some useful little book.

There is also a small circulating library in the penitentiary, composed of books sent by the different members of the Circle, and these are passed on from one prisoner to another. Often when a book is presented to the library a special message accompanies it, asking that it may be passed on to the donor's individual prisoner. An entertainment was given during the past winter for the benefit of the house for ex-prisoners in Philadelphia, which is now under the direction of Michael Dunn, a former prisoner himself, but who has now proved worthy of his charge. The entertainment was an exhibition of stereopticon views, representing Hofmann's paintings, the proceeds amounting to about one hundred and seventy dollars.

Once every month a meeting of the Ten is held, the dues for each member being ten cents a month; these dues, and whatever voluntary contributions there may be, are also sent to aid the ex-prisoners' home.

This is a great and good work for ten girls to be doing, and they justly merit the satisfaction they must feel in being able to bestow even the smallest degree of comfort on men whose only outlook is often imprisonment for life, and whose retrospection can only dwell on their own crimes.

There is in Birmingham, England, an enterprise of similar character, known as "The Girls' Letter Guild," the principal difference between the two being that the Guild chooses for the object of its charity the factory girls of the town, instead of prisoners. The system of writing a monthly letter is the same in both organizations, and the general plan of the work of the Guild is nearly parallel to that of the "Prisoners' Circle." The Guild, however, is unlimited as to its membership, it being now composed of over a thousand girls, though it has been in existence only a little over eighteen months. — *M. R. S. in Churchman.*

BUFFALO, N. Y.

God bless the dear Lend a Hand work! May it "distil and blossom as the rose" all over our land and across the ocean (as it does). I wish I could meet with the dear friends who stand at the head of the great movement.

It really seems to me that there is nothing better in the world than "Lend a Hand." The good man who inspired it still lives to be its mainspring; long may his life be spared to continue his work!

Our Ten Times One is Ten Band did its usual Christmas work in the Sunday School. The making up of the report was given to one of the teachers.

The message from the old philosopher, "It is not life to live for one's self alone; let us help one another," is the spirit of the age. So we will all be encouraged, and go on hopefully with our little share of God's work.

DOVER, N. H.

In regard to our year's work I may say that we are not given to doughty deeds and much flourishing of trumpets, and that, therefore, we have done nothing *brilliant*, save to make sunshine, — and what, pray, is more brilliant than that?

All through the glad year we have been doing, in our humble and happy way, what we could. We have given and received much blessing. And we feel quite sure that our Sunshine corner is one of the cheeriest spots on the globe.

BROOKLYN, N. Y.

A YEAR ago last May we joined the Brooklyn Association of Working Girls' Societies, and since that time our membership has gone from six to fourteen. There has been nothing original or striking in our work, but it has been steady and varied. Sometimes Easter gifts for the children in the hospital and nurseries at Flatbush, sometimes work for a little Sunday School in a mining town in Indiana, or for a fair to help along Vacation House for Working Girls, belonging to our Association, or for some old person or children whom we knew. Just now it is for the Seaside Home that the girls are working.

And apart from this outside work which can be reported, I feel sure that the pledge of personal helpfulness has meant a good deal in the lives of many of us. The Club has never been in as good a condition as it is to-day.

COLUMBUS CLUB.

THE purpose of those who unite in this Club is to study the history of the discovery of America and its immediate consequences. They agree to meet once a fortnight, for two winters, to engage in this study.

CONSTITUTION.

I. At the first meeting of the Club the members divide, by lot or by choice, into fifteen sections. One member may belong to more than one section if he wishes.

II. Each section is responsible for one meeting of the Club. It is proposed to meet once a fortnight, and to continue the meetings for thirty weeks.

III. The subjects of the meetings for the first winter are: —

1. Geography as known to Europe in 1480.
2. The Portuguese discoveries on the coast of Africa.

3. Early life of Columbus.
4. His plans for discovery, and his intercession with the king and queen of Spain.
5. The final success of the intercession, and the preparations for the first voyage.
6. The first voyage.
7. His return to Spain and his welcome.
8. The second voyage; settlement at San Domingo.
9. His return to Spain and the third voyage.
10. His fourth voyage and return to Spain.
11. Closing years of his life.
12. Other discoveries during his life.
13. The life of Vespuccius and the name "America."
14. The voyages of the Cabots.
15. Review of the course, and the knowledge of geography at the time of Columbus's death.

IV. Each member of the Club shall have and read some convenient life of Columbus, following substantially the order given for these meetings.

V. The section in charge of a particular meeting will attempt to make the evening interesting by such other accounts of the subject entrusted to them as they can gain from other books. They must consult cyclopedias and other books of reference, and such articles in reviews and magazines as they can find access to.

VI. At the beginning of each meeting one member is chosen, by lot, to be the reporter for the meeting. This member takes notes of the evening's conversation, and prepares for the journal an account of the subject pursued, which is read at the next meeting. But this account must not exceed three hundred words for any evening. A person who has once served will not serve again till all the members have served or have been excused.

VII. To carry out these plans, a president, secretary, and treasurer will be chosen at the first meeting. The entrance fee of the Club is — cents, and the fine for non-attendance is — cents. Either of these fees may be remitted by a vote of three-quarters of the members.

VIII. The secretary's duty is to call all meetings, and to prepare a report of every meeting. But this report does not include

the narrative which has been provided for by the choice of a reporter.

IX. The sixteenth meeting of the Club is a social meeting, to which the Club may invite other persons. This meeting must be made as attractive as possible by the exhibition of pictures, books, and other things which bear upon the discovery of America.

The subjects for the second winter may be arranged under the general head of Consequences of the Discovery by Columbus.

1. The Portuguese discovery of a new way to India.
2. The division of the world between Spain and Portugal by the Pope, and its consequences.
3. Cortes and Mexico.
4. Pizarro and Peru.
5. The settlement of the continent of South America.
6. The discovery of the Pacific and Atlantic coasts of the United States, and the first settlement of them.
7. The voyage of Magellan around the world.
8. The after-discovery of the Pacific.
9. The French settlement of Canada.
10. The English settlement of the United States.
11. The discovery of the Mississippi River, and the French colony of Louisiana.
12. The buccaneers of the seventeenth and eighteenth centuries.
13. The story of Robinson Crusoe.
14. The political divisions of America in the period between 1700 and 1745.
15. Review of the winter's work.

THE KING'S DAUGHTERS AT PEACEDALE.

AT the invitation of the Ministering Circle of King's Daughters of Peacedale, R. I., a pleasant meeting was held, on the afternoon of August 12th, in the vestry of the Congregational Church of Peacedale. It brought together the home Club, the Charitable Circle of Narragansett Pier, the Faithful Ten of Wakefield, and the Silent Circle of Peacedale. Between one and two hundred ladies, and a few King's Sons, were present. Miss Caroline Hazard, the president of the Ministering Circle, read scripture, and the assembly joined in the prayer of the Order. At the invitation of this Club,

Dr. Hale, the president of the united societies of the silver cross, addressed the company, trying to give some impression of the advantages which they gained by sympathy in work of public spirit, and showing that the Kingdom of God comes in when the sons and daughters of God work "together" and bear each other's burdens. "No man will ever get to heaven," says Owen Feltham, "who thinketh to go thither alone."

After the address, an hour was very pleasantly spent in social intercourse. Refreshments were provided by the home Club.

The officers of these Clubs are : —

1. Of the Ministering Circle of Peacedale, president, Caroline Hazard; vice-president, Kate Drysdale; secretary and treasurer, Mrs. Mercy P. Johnson.

2. Of the Charitable Circle of Narragansett Pier, president, Mrs. W. N. Ackley; secretary, Mrs. Carl Browning; treasurer, Miss Fanny Lamphear.

3. Of the Faithful Ten (of fifteen members), of Wakefield, leader, Miss Anna I. Robinson; substitute leader and treasurer, Mrs. Mark Carpenter; secretary, Miss E. B. Carpenter.

4. Of the Silent Circle, president, Elva E. Sweet; secretary and treasurer, Edith M. Fison. There are thirty members in this Circle. Their motto is, "I have purposed in my heart; my mouth shall not transgress."

NOON REST.

FROM a private letter from a lady in Chicago we have received much valuable information with regard to lunch-rooms for working girls.

A similar work was inaugurated in Chicago last March by the Ogontz Association, a Society composed of fifty members of the Ogontz School and Chestnut Street Seminary of Philadelphia.

The Club is divided into associate and active members, of which there are thirty-five of the latter. After some discussion about work a Lunch Club for working girls was finally decided on. Our correspondent strikes at some of the difficulties which have suggested themselves to the Committee here, and we venture to quote from her letter : —

"On inquiry we found that the employes of the large stores had lunch-rooms provided, and that the girls in the smaller places and factories and printing establishments were the ones that needed it most. We took rooms in the thirteenth floor of a new building in the printing district of Chicago. One we furnished as a lunch-room, with twelve tables covered with white oil-cloth, coffee-urns heated by gas, and other necessities for our purpose. The other room was furnished for a reading-room, and a library of two hundred books was donated. We have tables with periodicals, a piano, writing-desk, etc., and we have endeavored, by means of curtains, pictures, and numerous trifles, to make our rooms homelike.

"We opened our work on the Girls' Club principle. Each girl pays ten cents a month membership, which gives her the use of the rooms and library, and she is allowed to take home books for two weeks at a time. In the lunch-room she pays cost for what she takes to eat. Our aim was to reach the girls too poor to buy lunches, but have no pleasant place to eat the one they bring from home, and no way of procuring the cup of warm drink so necessary to a healthful lunch. Therefore we have not attempted restaurant service. Coffee, tea, and milk are served at two cents per cup, a sandwich is four cents, and a dish of ice-cream six cents. In winter we will replace the last by soup.

"We employ a matron, who is there every day to serve things. One Ogontz member is cashier, another librarian, a third assists the matron, while the others move about entertaining the girls. Our force is large enough to have five Ogontz girls on duty each day. The working girls wait upon themselves. As we wish to make this a Girls' Club, we are avoiding everything that will tend to make it like a restaurant.

"We have limited our membership to one hundred and twenty-five because our room is so small. For the first six weeks we had scarcely any one. Gradually, however, they came, until, after being open four months, we have an average attendance of one hundred and twenty-five.

"Being up so high seems a great disadvantage at first, but the benefit is evident. We were saved from the riff-raff of the streets, as only those we wished to see cared to wait for an elevator and come up to us."

Our correspondent recommends many clubs, instead of a large one. She feels that, as the work is so much a personal one, it is not advisable to have a larger membership than the one mentioned. The girls play games and dance, and there are half-hour entertainments with "home talent."

"The original idea was that the Association should pay the rent and salaries, the Lunch Club meeting the other expenses. But the last two months the Lunch Club has done better than we expected, and now we aim at entire self-support."

There certainly is need of such a "Rest," or "Club-room," in many of our large cities, and our readers will know now better than before how to take up the work. The Committee of the Clubs has had this matter under consideration for some time, and it is to be hoped that in the autumn there may be such rooms opened in Boston. The self-supporting basis is, without doubt, the right one, but, like almost every enterprise, it cannot be self-supporting from the start. But it is a great mistake to look upon our working girls, as a class, as beneficiaries. As a class they are self-supporting. There are those who are not self-supporting, but they are not made more ambitious to be independent by classing working women and girls as a whole as objects of charity. These girls should be looked upon as exceptions to the rule, as they are, and dealt with personally. But every enterprise undertaken in their name should endeavor not to lessen the self-respect and independence of the working girl.

ANNUAL MEETING OF W. C. T. U. OF NEW YORK.

THE eighteenth annual meeting of the Woman's Christian Temperance Union of the state of New York will be held in the Broadway Tabernacle, corner of Broadway and Thirty-fourth Street, New York, on Tuesday, Wednesday, and Thursday, October 6th, 7th, and 8th, 1891.

The annual meeting is composed of the five general officers, the presidents of county Unions, who are *ex-officio* vice-presidents of the State Union, the superintendents of state departments of work, the chairmen of standing committees, the editor and publisher of the

state organ, and one delegate from each auxiliary W. and Y. Union having fifty, or less than fifty, paying members. Unions having one hundred members are entitled to two delegates; one delegate is allowed for each additional fifty paying members (paying members means active members, not honorary). The chairman of the Committee on Entertainment is Mrs. Cornelia H. Peek, 1,306 Franklin Avenue, New York. Delegates, as soon as appointed, will please send name and address to Mrs. Peek, stating what office or Union they will represent in convention. Visitors desiring addresses of boarding-houses and hotels where reduced rates can be obtained will also address Mrs. Peek.

The Executive Committee will meet in the chapel of the Tabernacle, entrance on Thirty-fourth Street, on Monday afternoon, October 5th, at two o'clock.

On the first evening Mrs. Mary Clement Leavitt, "our round-the-world missionary," will make the address. Our beloved Y's will have the second evening, and on the third and last evening George W. Bain, of Kentucky, will deliver one of his wonderfully eloquent addresses. Mrs. Fannie Rastall, business manager of the Woman's Temperance Publication Association and the *Union Signal*, will also be in attendance.

Credential cards for delegates will be sent to every Union through the county corresponding secretaries. In case cards are not received by the 21st of September, application should be made to the state corresponding secretary, Mrs. Ella A. Boole, West New Brighton, Staten Island, N. Y.

This convention promises to be the largest yet convened by the state. May its spirit and its work be an object lesson of what Christian women, inspired by faith in God and love for humanity, can do for this the greatest of all reforms! Let us earnestly pray that the Divine blessing may rest upon it.

MARY T. BURT,
President.

GEORGEANNA M. GARDENIER,
Recording Secretary.

HINDU WIDOW MARRIAGE.

WE learn from the *Indian Magazine* that the widowed daughter of Dr. R. G. Bhandarkar was lately married at Khandalla to Mr. Gopal Venkatesh Panandhikar, deputy educational inspector. Dr. Bhandarkar is a member of the Advisory and Managing Board of the Ramabai Association in India, and has aided most loyally in its work. Several friends of Dr. Bhandarkar, many of whose names our readers will recognize as friends also of the Sharada Sadana, were present at the marriage, including the Hon. Mr. Justice K. T. Telang, Dr. Atmaram Pandurang and his daughter, Pundita Ramabai, Mr. and Mrs. Madhavdas Raghunathdas, Mr. and Mrs. V. A. Modak, Mr. and Mrs. N. G. Chandavarkar.

This widow marriage, owing to the important social position of the bride's father, will be likely to have considerable influence. Already a meeting of the Shenvi Brahmins has been held in Bombay in order to excommunicate Dr. Bhandarkar, the Hon. Mr. Justice Telang, and other Hindu gentlemen who took part in the marriage ceremony. The bridegroom was included in the list. The resolution proposing to excommunicate the wedding party was, however, lost by a large majority. Another such marriage among Brahmins has been celebrated at the house of Mr. and Mrs. Madhavdas Raghunathdas at Bombay.

LITTLE MOTHERS.

THERE is no sight in the squalid districts of a large city more pathetic than the tiny child, herself a baby, carrying an infant in her arms, and perhaps watching with patient care the steps of a little toddler beside her. But it is no uncommon sight. The very poor have no childhood. The children are prematurely old and weighted with care. The hard struggle of the parents to procure subsistence, even, throws the care of the babies on the next older child, who assumes it as a matter of course, and shows a thoughtfulness much beyond her years.

These children who play the part of mothers attracted the attention of a lady in New York (Mrs. Johnston), whose sympathies were excited in their behalf. She felt that something must be done for them, and the outcome of her thought and action was the "Little Mothers' Aid Society." Last summer eight hundred dollars was expended in sending these tired children on excursions into the country, and this season companies of tired little mothers have been sent out for recreation and rest twice a week.

NEW BOOKS.

ALEXANDER, ARCHIBALD. *A Theory of Conduct.* New York: Charles Scribner's Sons.

COIT, STANTON. *Neighborhood Guilds; an instrument of social reform.* London: S. Sonnenschein & Co.

CUTLER, REV. CARROLL, D. D. *The Beginnings of Ethics.* New York: A. C. Armstrong & Son.

GIBBINS, H. DE B. *History of Commerce in Europe.* London & New York: Macmillan & Co.

JACKSON, LEWIS. *Ten Centuries of European Progress.* London: Sampson Low, Searle, & Rivington.

HOBSON, JOHN A. *Problems of Poverty and Inquiry into the Industrial Condition of the Poor.* London: Methuen & Co.

MEYER, ANNIE NATHAN. *Woman's Work in America.* New York: H. Holt & Co.

POTTER, BEATRICE. *The Co-operative Movement in Great Britain.* London: S. Sonnenschein & Co.

RAE, JOHN. *Contemporary Socialism.* London: S. Sonnenschein & Co.

SPENCER, HERBERT. *Justice.* Part IV. of the *Principles of Morality.* New York: D. Appleton & Co.

THOMPSON, ROBERT ELLIS, S. T. D. *The Divine Order of Human Society.* L. P. Stone Lectures delivered at the Princeton Theological Seminary. Philadelphia: John D. Wattles.

WINSLOW, I. O. A. *The Principles of Agriculture for Common Schools.* Boston, New York, and Cincinnati: American Book Co.

The Persecution of Jews in Russia; pamphlet. Philadelphia: Jewish Publishing Society.

COOKING SCHOOL.

THE New York Cooking School had one thousand pupils in the year just ended, half of whom were taught free. The school gives free instruction in plain cookery to children of working people, and teaches them how to prepare their food in a wholesome way, and how to market advantageously and economically. Instruction in higher cookery is given to those who pay for it.